S1865-1

DEPARTMENT OF BANKING AND FINANCE

STATE OF GEORGIA

ATLANTA

SIXTY-FOURTH ANNUAL REPORT

YEAR ENDING DECEMBER 31, 1983

* * *

E. D. "JACK" DUNN
Commissioner

ROBERT M. MOLER
Deputy Commissioner

* * *

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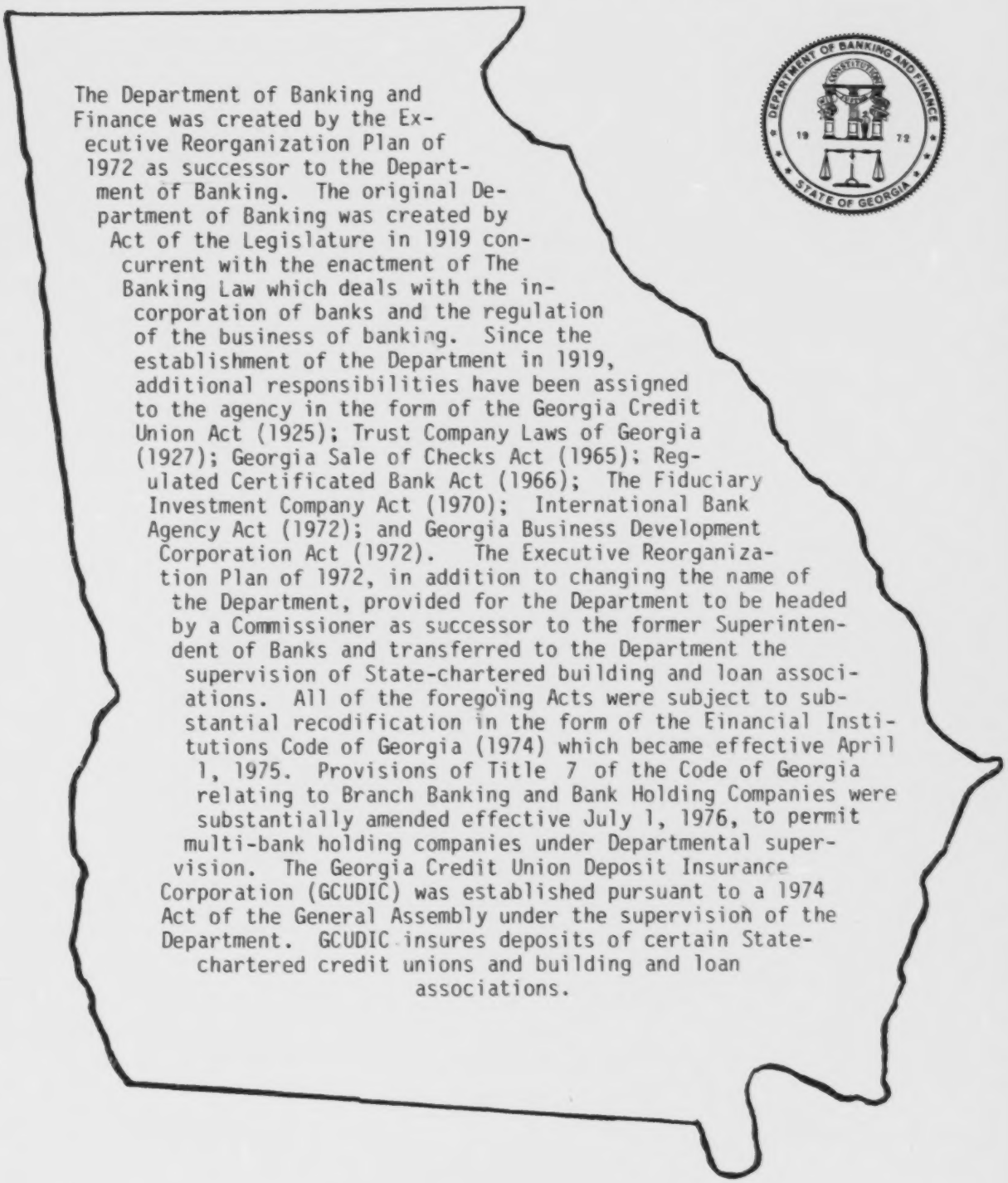
HISTORY OF THE DEPARTMENT

1919 1983



The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965); Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976, to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions and building and loan associations.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1983

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 332 State-chartered banks, 59 National banks, 168 State-chartered credit unions, 3 State-chartered savings and loan associations and 14 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the 391 National and State-chartered banks amounted to $34,382,407,000 reflecting an increase of $4,018,920,000 or 13.2% over 1982 assets.

Expansion of State-chartered banks through bank offices and facilities continued with an additional 39 banking offices opened during 1983 and 36 offices closed or merged into National banks, bringing the total of such offices to 453. Twenty-two banks were lost through mergers, assumptions, or conversions in 1983.

During 1983 the Department approved 65 applications by bank holding companies for permission to acquire controlling interest in additional Georgia banks and/or bank holding companies. Thirty-nine of these applications were approved to establish new bank holding companies.

Fifteen international bank agencies and four representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the Employee Retirement Income Security Act of 1976 enacted by Congress.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES
IN FINANCIAL INSTITUTIONS DURING 1983
(Continued)

BANKING DIVISION (Continued)

Articles of Amendment of Articles of Incorporation were approved for six banks to increase their outstanding capital stock. The Department approved ten Articles of Amendment creating authorized but unissued shares to be issued in the future. Twenty banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments were approved for five banks to change the par value of their shares, for nine banks to change their names and for four banks to acquire trust powers. Permission was granted for two banks to issue subordinated securities. Twenty-five applications were approved giving consent for banks to retire subordinated securities.

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under State charter have experienced steady growth during 1983. Consolidated financial and statistical reports of the 168 State-chartered credit unions reflect an increase in total assets of $244,697,000 or 27.9% to a total of $1,121,749,000. All State-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or The Georgia Credit Union Deposit Insurance Corporation.

Total assets of State-chartered savings and loan associations as of December 31, 1983, were $42,889,000. The deposits of the State-chartered savings and loan associations are insured by The Georgia Credit Union Deposit Insurance Corporation.

At year-end The Georgia Credit Union Deposit Insurance Corporation had total resources of $4,852,487 and insured deposits of 128 credit unions and three savings and loans having total insured deposits of $741,038,885.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Fourteen companies with a total of 3,063 agents throughout the State were licensed to do business under the Act during 1983.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

Reece V. Morris, CFE. . . . . Deputy Commissioner for Administration
John B. Kline, CFE. . . . . Deputy Commissioner for Bank Supervision
Banks, International Bank Agencies, Trusts
Charles W. Burge, CFE . . . .Deputy Commissioner for Thrift Institutions
Credit Unions, Building and Loan Associations, Check Sellers
David G. Sorrell, CFE . . . . . Director of Training
Coordinator for Training and Educational Activities
David A. Hancock. . . . . .Assistant Deputy Commissioner
Grace A. Mayner . . . . . .Assistant Deputy Commissioner
Larry S. Moor . . . . . .Assistant Deputy Commissioner
Ralph J. Shire. . . . . .Assistant Deputy Commissioner
C. Craig Smith. . . . . .Administrative Examiner
Examination Report Review, Holding Companies, Relocations, Mergers, and Other Applications, Securities Approvals, Consumer Affairs, Technical and Legal
Barbara Moore . . . . . Accountant
Accounting and Fiscal
Jeannie Benefield . . . . . Administrative Assistant for Banks
Dianne Blackstone . . . . . Administrative Assistant for Banks
Vickie Busby. . . . . Administrative Assistant for Thrifts
Corporate Matters, Consumer Affairs, Pending Applications, Department Bulletin, Examination Report Review, Statistical Reports, Technical and Legal
Maggie Smith. . . . . .Personnel Manager
Personnel
Sonja Hencely . . . . . Secretary to Commissioner/Deputy Comm.
Appointments, Conferences and Seminars, Information, Forms and Applications

Sheila Bersch . . . . . .Principal Clerk
Susan Brown . . . . . .Senior Secretary/Typist
Renate Carroll. . . . . .Accounting Technician
Irene Cox . . . . . Secretary/Typist
Marilyn Fuller. . . . . .Senior Secretary/Typist
Marilou Harvey. . . . . .Senior Secretary/Typist
Deborah Smith . . . . . Secretary/Typist
Kathleen Tucker . . . . . .Principal Clerk
Joseph Williams . . . . . Secretary/Typist

FIELD EXAMINERS

DISTRICT	DISTRICT DIRECTOR	SENIOR EXAMINERS	EXAMINERS	ASSISTANT AND SENIOR ASSISTANT EXAMINERS
NORTHWEST	Jackson D. Hardy	William Atkins Thomas S. Garreau James E. Haley	James M. Brooks Jerry A. Cox Victor A. Greene Edward B. Heefner	James R. Emory Jay T. Jones Steve Lyle Larry J. Moody
NORTHEAST	Steven D. Bridges	Drexel Beck Gary V. Green	Michael Killeen Melinda Kinard Wayne Orr Ned Overby George Reynolds James Winn	Nan Ansley Princess Brown Tracy Dill Robert Rosentreter
CENTRAL	C. Douglas Peugh	Georgia High John H. Pennell Barry L. Rooks Emory Stanford	Harry Brown Bill Reed Larry E. Shelley	Jenny Neville Kevin Sharpe Sandra L. Sheley
EAST CENTRAL	Robert H. Callier	Hubert C. Miller James R. Price	Robert Davis Gary Ford	Ann Adams Vickie Brantley Dianne Hickman Michael Hooks
SOUTHWEST	Robley S. Rigdon	Robert L. Herndon D. Ray Johnston Michael A. Rosser	Larry T. Duke Glenn Edwards John Gavin John F. Sutphin	Eugene Cline Joyce Jones Brian E. Mathis Alex Miller
SOUTHEAST	Norman E. Mimbs	James F. Mills	Billy S. Wilson Jane M. Whitfield	Ernest Coats Sarah Jenkins George Keaveney Mike Killingsworth Ava Lovett Stan Peters David Widincamp

CURRENT STAFF

E. Nanette Ansley

William D. Atkins

Drexel Beck

Jeannie Benefield

Sheila Bersch

Eddie L. Bishop

Dianne Blackstone

Vicki L. Brantley

Steve D. Bridges

James M. Brooks

Harry Brown

Princess Brown

Susan Brown

Charles W. Burge

Victoria L. Busby

Robert H. Callier

Renate Carroll

Gene Cline

Ernest D. Coats

Jerry A. Cox

Robert Davis

Larry T. Duke

E.D. "Jack" Dunn

Glenn Edwards

James R. Emory

Gary Ford

Marilyn Fuller

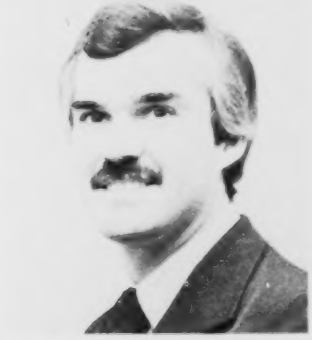
Thomas S. Garreau

John E. Gavin

Gary V. Green

Victor A. Greene

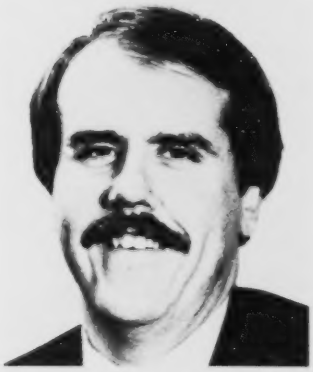
James Ed Haley



David A. Hancock

Jackson D. Hardy

Marilou Harvey



Edward B. Heefner

Sonja Hencely

R. Larry Herndon

Dianne Hickman

Georgia High

Michael Hooks

Sarah B. Jenkins

D. Ray Johnston

Jay T. Jones, Jr.

Joyce R. Jones

George S. Keaveney

Michael Killeen

Melinda Kinard

John B. Kline

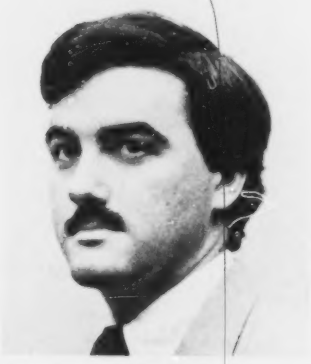
Ava R. Lovett

Steve Lyle

Brian Mathis

Grace A. Mayner

Hubert Miller



J. Alex Miller

James F. Mills

Norman E. Mimbs

Robert M. Moler

Larry Moody

Larry S. Moor

Barbara U. Moore

Reece V. Morris

Jenny Neville

Wayne Orr

Ned W. Overby

John H. Pennell II

Stanley L. Peters

C. Douglas Peugh

James R. Price III

Bill Reed

George Reynolds

Robley S. Rigdon

Barry L. Rooks

Robert J. Rosentreter

Mike Rosser

Kevin M. Sharpe

Larry E. Shelley

Ralph J. Shire

C. Craig Smith

Deborah V. Smith

Maggie Smith

David G. Sorrell

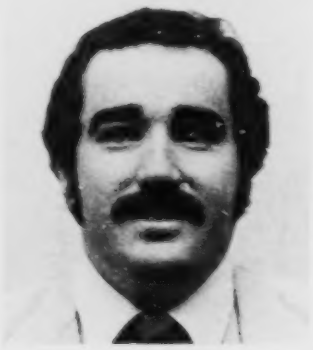
Emory Stanford

John F. Sutphin III

Kathleen Tucker

Tracy D. Whitesides

Jane M. Whitfield



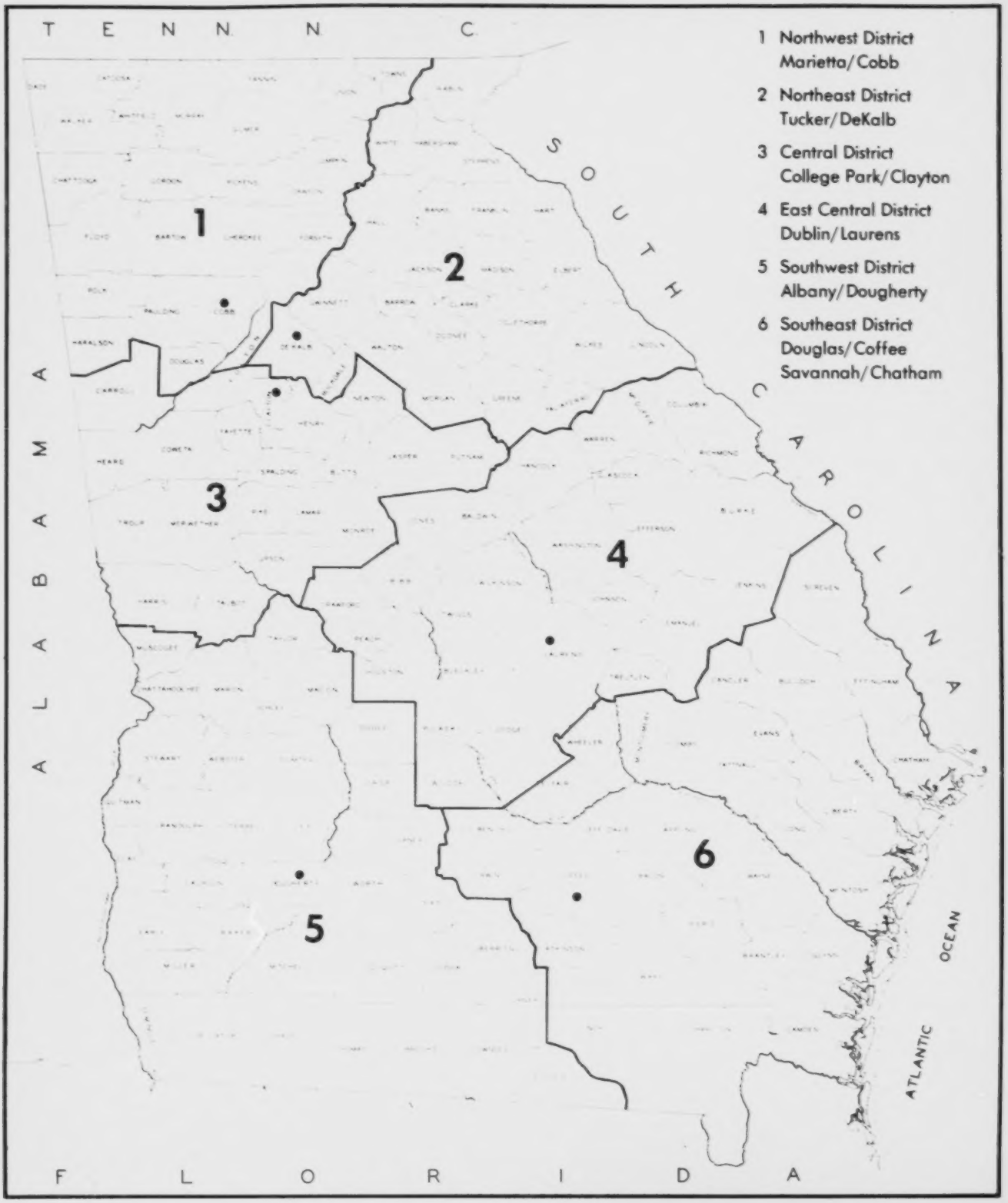
David T. Widincamp

Joseph Williams

Billy S. Wilson, Jr.

James H. Winn, Jr.

EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



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RECEIPTS AND DISBURSEMENTS FISCAL YEAR 1983

REVENUES COLLECTED	
Bank Examination and Supervision Fees	$2,606,151.00
New Bank, Bank Office and Holding Company Investigation Fees	174,400.00
Credit Union Examination and Supervision Fees	260,807.54
Sale of Checks Investigation and License Fees	13,816.00
Building and Loan Examination, Supervision and Investigation Fees	5,593.00
Holding Company Examination and Supervision Fees	92,060.00
Miscellaneous Fees and Fines	14,871.60
Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services	$3,167,699.14
DISBURSEMENTS	
Personal Services	$2,587,341.63
Travel Expense	231,569.84
Motor Vehicle Expense	65,697.07
Office Rent	127,211.14
Equipment	6,054.95
Printing	11,429.45
Repairs and Maintenance	7,014.76
Supplies and Materials	18,302.40
Computer	8,060.96
Communications	27,940.81
Miscellaneous	33,168.86
Total Disbursements	$3,123,791.87

LEGAL HOLIDAYS

January 1 . . . . . New Year's Day
January 19 . . . . . Robert E. Lee's Birthday
February 22. . . . . George Washington's Birthday
(Observed Third Monday in February)
April 26 . . . . . Confederate Memorial Day
May 30 . . . . . .National Memorial Day
(Observed Last Monday in May)
June 3 . . . . . .Jefferson Davis' Birthday
July 4 . . . . . Independence Day
First Monday in September . . . . . .Labor Day
October 12 . . . . . Columbus Day
(Observed Second Monday in October)
November 11. . . . . .Veterans' Day
Fourth Thursday in November. . . . . Thanksgiving Day
December 25. . . . . .Christmas Day

(Provided that when any of the holidays enumerated above fall on a Sunday, the Monday next following shall be observed as a Legal Holiday; also provided that when any of the holidays enumerated above fall on a Saturday, the Friday before shall be observed as a Legal Holiday.)

MAXIMUM FLOATING INTEREST RATE ALLOWABLE ON REAL ESTATE LOANS

MONTH	PERCENT INTEREST
January, 1983	13.00
February, 1983	13.00
March, 1983	13.25

Effective March 31, 1983, the provisions of law prescribing a floating rate ceiling for certain real estate loans have been repealed in favor of the provisions contained in H.B. 128 enacted by the 1983 General Assembly and signed into law on March 29, 1983.

SUMMARY OF ACTIVITIES OF BANKS

ARTICLES OF INCORPORATION FOR BANKS APPROVED

NAME OF BANK	LOCATION	APPROVED
First Railroad Bank of Bremen*	Bremen	10-31-83
The Peoples Bank of Buford	Buford	12-09-83
WC Interim Bank*	Cleveland	10-07-83
The Peoples Bank of Forsyth County	Cumming	12-09-83
Fairburn Interim Bank*	Fairburn	8-30-83
Trust Company Bank of Troup County*	LaGrange	9-06-83
The Chattahoochee Bank	Marietta	9-07-83
Northwest Interim Bank*	Ringgold	3-08-83
Tara State Bank	Riverdale	2-03-83
International City Bank	Warner Robins	10-12-83

*To facilitate acquisition of an existing bank

ARTICLES OF INCORPORATION FOR BANKS DISAPPROVED

NAME OF BANK	LOCATION	DISAPPROVED
Georgia Colony Bank	Buford	12-09-83
The Bank of Crisp County	Cordele	10-26-83
Lanier Bank and Trust Company	Cumming	12-09-83

PERMITS ISSUED FOR BANKS TO BEGIN BUSINESS

NAME OF BANK	LOCATION	ISSUED	TO OPEN
The Chattahoochee Bank	Marietta	11-14-83	11-15-83
Tara State Bank	Riverdale	12-27-83	12-30-83

CONVERSIONS OF STATE BANKS TO NATIONAL BANKS

NAME OF BANK	LOCATION	EFFECTIVE
First Bank of Habersham to The First National Bank of Habersham, Cornelia	Cornelia	3-01-83

PURCHASE AND ASSUMPTION

NAME OF BANK	LOCATION	APPROVED
The Prudential Bank and Trust Company	Atlanta	12-14-83
(First Georgia Bank, Atlanta, to purchase assets and assume certain liabilities.)		

PERMISSION GRANTED TO EXERCISE TRUST POWERS

NAME OF BANK	LOCATION	TYPE	APPROVED
Rabun County Bank	Clayton	Limited	6-02-83

MISCELLANEOUS SUPERVISED INSTITUTIONS

The Business Development Corporation of Georgia, Inc. . . . . .Atlanta

*Bank-owned Cooperative Data Centers:
First Financial Management Corp. . . . . .Atlanta
Financial Data Services, Inc. . . . . .Atlanta
Financial Computer Services, Inc. . . . . Commerce

*Does not include departments and wholly owned subsidiaries of major correspondent banks which may perform data processing services for others.

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

NAME OF BANK	LOCATION	NATURE OF AMENDMENT	APPROVED
The Commercial Bank	Bowdon	Change Name to: Trust Company Bank of Carroll County. Restate Articles of Incorporation. Acquire Trust Powers	3-17-83
Bank of Chester	Chester	Change Name to: Bank of Dodge County	4-19-83
Rabun County Bank	Clayton	Acquire Trust Powers	4-25-83
Bank of the South, Gwinnett County	Duluth	Change Name to: Bank South, Gwinnett	9-06-83
Bank of the South, Clayton County	Forest Park	Change Name to: Bank South, Clayton	9-06-83
Bank of Fort Valley	Fort Valley	Change Name to: First South Bank	5-11-83
Citizens Bank of Hahira	Hahira	Change Name to: Citizens Community Bank	2-15-83
Capital City Bank	Hapeville	Acquire Trust Powers Change Name and Location to: The Prudential Bank and Trust Company, Atlanta, Fulton County. Restate Articles of Incorporation	6-29-83 9-21-83
Bank of the South, Cobb County	Marietta	Change Name to: Bank South, Cobb	9-06-83
Heritage Bank of Gwinnett County	Snellville	Restate Articles of Incorporation. Change Name and Location of Bank to: Heritage Bank, Alpharetta. Acquire Trust Powers	5-24-83
The Citizens Bank	Toccoa	Amend Charter Provisions Relative to the Number of Directors	3-15-83

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Citizens Community Bank and ECB, Inc.	Hahira) Hahira)	Merger	2-15-83
Gwinnett Holding Corporation and Fulton Bancshares, Inc.	Snellville) Snellville)	Merger	2-18-83
Metter Banking Company and Metter Temporary, Inc.	Metter) Metter)	Merger	2-23-83
The American Bank and American Interim, Inc.	Bowman) Bowman)	Merger	2-28-83
The First State Bank and The First State Interim Corporation	Stockbridge) McDonough)	Merger	3-07-83
Citizens Bank and First Citizens Interim of Cherokee County, Inc.	Ball Ground) Ball Ground)	Merger	3-18-83
The Bank of Fitzgerald and Colony Interim, Inc.	Fitzgerald) Fitzgerald)	Merger	4-18-83
Bartow County Bank and Bartow Interim, Inc.	Cartersville) Cartersville)	Merger	4-28-83
Citizens Bank of Americus and Interim Citizens Corporation	Americus) Americus)	Merger	4-29-83
Commercial Bank & Trust Company and Bank of Hamptom Commercial Bank of Pike County First Citizens Bank	Griffin) Hampton) Zebulon) Fayetteville)	Merger	5-10-83
Rabun County Bank and RCB Interim, Inc.	Clayton) Clayton)	Merger	5-19-83

SUMMARY OF ACTIVITIES OF BANKS - Continued

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Heritage Bank and Heritage Bank of Gwinnett County	Alpharetta) and Snellville)	Merger	5-24-83
Cohutta Banking Company and Walker County Bank	Chatsworth) and LaFayette)	Merger	6-01-83
Citizens Community Bank and The Citizens Bank of Morven, Georgia	Hahira) and Morven)	Merger	6-08-83
The Exchange Bank of Wrightsville and Exchange Interim, Inc.	Wrightsville) and Atlanta)	Merger	7-25-83
The Exchange Bank of Wrightsville and First State Bank	Wrightsville) and Marshallville)	Merger	7-25-83
First South Bank and The Exchange Bank of Wrightsville	Fort Valley) and Wrightsville)	Merger	7-25-83
Columbus Bank and Trust Company and Buena Vista Loan and Savings Bank	Columbus) and Buena Vista)	Merger	8-09-83
The Citizens Bank and Citizens Interim Corporation	Fort Valley) and Fort Valley)	Merger	8-25-83
The Security State Bank and Farmers Interim, Inc.	McRae) and Cadwell)	Merger	8-31-83
The Darien Bank and Darien Interim Corp.	Darien) and Folkston)	Merger	10-03-83

SUMMARY OF ACTIVITIES OF BANKS - Continued

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
The Citizens Bank and Citizens Bridge Company	Gainesville) Gainesville)	Merger	10-28-83
Bank of Dawson and Interim Dawson Corporation	Dawson) Dawson)	Merger	11-01-83
Exchange Bank and EB Interim Corporation	Milledgeville) Milledgeville)	Merger	11-02-83
Northeast Georgia Bank and First Security Interim, Inc.	Lavonia) Lavonia)	Merger	11-15-83
Trust Company Bank and Peachtree Bank and Trust Company Bank of Woodstock	Atlanta) Chamblee) Woodstock)	Merger	12-07-83
Northwest Georgia Bank and Northwest Interim Bank	Ringgold) Ringgold)	Merger	12-14-83
Commercial & Exchange Bank and First Railroad Bank of Bremen	Bremen) Bremen)	Merger	12-29-83

STATE BANKS IN LIQUIDATION

NAME OF BANK	LOCATION	DATE CLOSED	DEPOSITORY
The Hamilton Bank & Trust Company	Atlanta	10-08-76	N/A
Unpaid Claims due FDIC.			*$1,962,542
Estimated Value of Remaining Unliquidated Assets			**$1,858,200
First Augusta Bank & Trust Company	Augusta	05-20-77	N/A
Unpaid Claims due FDIC.			*$2,264,834
Estimated Value of Remaining Unliquidated Assets			**$1,051,800
Peoples Banking Company	Boston	03-17-81	N/A
Unpaid Claims due FDIC.			*$ 638,380
Estimated Value of Remaining Unliquidated Assets			**$ 363,750
Toney Brothers Bank	Doerun	01-05-79	N/A
Unpaid Claims due FDIC.			-0-
Estimated Value of Remaining Unliquidated Assets			**$ 134,000

*Principal only; does not include accrued interest due FDIC.

**The value of remaining assets is only an estimation due to future economic conditions, litigation, collections, and other factors that could change the appraised value substantially. The values are used primarily for a guide in determining the present status of the particular liquidation or receivership.

BRANCH BANKS AS OF DECEMBER 31, 1983

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
Trust Company Bank of South Georgia, N.A., Albany	Dougherty	Thomas
Heritage Bank Alpharetta	Fulton	DeKalb, Gwinnett
Bank South, N.A. Atlanta	Fulton	Chatham, Clarke, DeKalb, Muscogee
First Georgia Bank Atlanta	Fulton	DeKalb
The First National Bank of Atlanta Atlanta	Fulton	Bartow, Bibb, Clayton, Cobb, DeKalb, Hall, Houston, Richmond, Sumter
The National Bank of Georgia Atlanta	Fulton	Clayton, Cobb, DeKalb, Gwinnett
Trust Company Bank Atlanta	Fulton	Cayman Islands, Cherokee, DeKalb
American National Bank Brunswick	Glynn	Wayne
Cohutta Banking Company Chatsworth	Murray	Walker
Columbus Bank and Trust Company Columbus	Muscogee	Chattahoochee, Marion
The First National Bank of Columbus Columbus	Muscogee	Chattahoochee
The First National Bank of Dalton Dalton	Whitfield	Gordon
Fidelity National Bank Decatur	DeKalb	Fulton

BRANCH BANKS AS OF DECEMBER 31, 1983

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
The Citizens Bank Folkston	Charlton	Brantley
Bank South, Clayton Forest Park	Clayton	Fulton
First South Bank Fort Valley	Peach	Johnson, Macon
Commercial Bank & Trust Company Griffin	Spalding	Fayette, Henry, Pike
Citizens Community Bank Hahira	Lowndes	Brooks
The Coastal Bank Hinesville	Liberty	Long
Trust Company Bank of Middle Georgia, N.A., Macon	Bibb	Houston
The Citizens and Southern National Bank, Savannah	Chatham	Bartow, Ben Hill, Bibb, Butts, Clarke, Clayton, Cobb, Colquitt, *Decatur, DeKalb, Fulton, Gwinnett, Hart, Henry, Houston, Lowndes, Richmond, Thomas, Tift, Whitfield

*Not yet completed.

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED AS OF DECEMBER 31, 1983

PARENT BANK	LOCATION	NAME OF BANK OFFICE OR FACILITY	LOCATION
Montgomery County Bank	Ailey	Vidalia Office	Vidalia
Heritage Bank	Alpharetta	Facilities	
		Kroger Store #318	Atlanta
		Kroger Store #300	Chamblee
		Five Forks	Lawrenceville
		Kroger Store #336	Roswell
		Kroger Store #262	Stone Mountain
First Georgia Bank	Atlanta	Peachtree Center Office	Atlanta
		Holcomb Bridge Office	Roswell
Rabun County Bank	Clayton	North Rabun Office	Dillard
White County Bank	Cleveland	Village Plaza Facility	Cleveland
Cornelia Bank	Cornelia	Ingle's Supermarket Facility	Cornelia
Douglas County Bank	Douglas-ville	Thornton Road Office	Lithia Springs
Bank South, Gwinnett	Duluth	Gwinnett Place Office	Duluth
Citizens Bank & Trust Company	Eastman	Chauncey Office	Chauncey
Trust Company Bank of Gwinnett County	Lawrence-ville	Gwinnett Place Mall Office	Duluth
Bank of Quitman	Quitman	Troupeville Office	Valdosta
Roswell Bank	Roswell	Old Alabama Road Office	Roswell
Commercial Bank	Tallapoosa	Holcombe's Super Valu Facility	Tallapoosa
		Smith's Super Market Facility	Tallapoosa
		Waco Office	Waco
Peoples Bank of Bartow County	Taylorsville	Downtown Carters-ville Office	Cartersville

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1983

	STATE CHARTERED BANKS	BRANCHES, BANK OFFICES & FACILITIES
IN OPERATION JANUARY 1, 1983	354	450
BANKS OPENED DURING YEAR	+ 2	
The Chattahoochee Bank Marietta (11-15-83) Tara State Bank Riverdale (12-30-83)		
BANKS DELETED BY MERGERS, ASSUMPTIONS, AND CONVERSIONS.	-22	
Heritage Bank, Alpharetta (8-01-83) Bank of Commerce, Americus (11-30-83) Buena Vista Loan and Savings Bank, Buena Vista (11-30-83) NBG Gwinnett Bank, Buford (8-01-83) The Citizens and Southern Bank of Bartow County, Cartersville (5-31-83) Peachtree Bank and Trust Company, Chamblee (12-31-83) Trust Company of Columbus, Columbus (7-28-83) First Bank of Habersham, Cornelia (3-01-83) First Citizens Bank, Fayetteville (7-06-83) Bank of Hampton, Hampton (7-06-83) Walker County Bank, LaFayette (6-27-83) The Farmers Bank, Locust Grove (1-01-83) NBG Cobb Bank, Marietta (8-01-83) First State Bank, Marshallville (11-16-83) The Citizens Bank of Morven, Georgia, Morven (9-16-83) NBG Clayton Bank, Riverdale (8-01-83) Atlantic Bank and Trust Company, Savannah (8-19-83) The C&S Bank of Tifton, Tifton (12-31-83) Citizens State Bank, Warner Robins (3-05-83) Bank of Woodstock, Woodstock (12-31-83) The Exchange Bank of Wrightsville, Wrightsville (11-16-83) Commercial Bank of Pike County, Zebulon (7-06-83)		

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1983

	STATE CHARTERED BANKS	BRANCHES, BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES OPENED DURING YEAR		+39

Bank of Adairsville, Adairsville
Drive-In/Walk-Up Facility, Adairsville
(9-30-83)
Wheeler County State Bank, Alamo
Glenwood Facility, Glenwood (4-11-83)
Heritage Bank, Alpharetta
Snellville Branch, Snellville (8-01-83)
Facilities
Kroger Store #220, Atlanta (2-21-83)
Kroger Store #228, Stone Mountain (7-25-83)
Kroger Store #212, DeKalb Branch,
Tucker (5-09-83)
First Georgia Bank, Atlanta
Lenox Road Office, Atlanta (6-07-83)
Moores Mill Office, Atlanta (2-28-83)
Hapeville Office, Hapeville (12-31-83)
Trust Company Bank, Atlanta
Spalding Corners Office, Norcross (5-03-83)
Buford Highway Office, Chamblee (12-31-83)
Woodstock Branch, Woodstock (12-31-83)
Northridge Office, Atlanta (11-03-83)
Trust Company Bank of Carroll County, Bowdon
First Tuesday Mall Office,
Carrollton (9-15-83)
The American Bank, Bowman
The Elberton Office, Elberton (8-22-83)
NBG Gwinnett Bank, Buford
Rockbridge Road Facility,
Norcross (6-06-83)
Snellville Facility, Snellville (6-01-83)
Bartow County Bank, Cartersville
Leake Street Facility,
Cartersville (4-14-83)
Cohutta Banking Company, Chatsworth
LaFayette Branch, LaFayette (6-27-83)
Columbus Bank and Trust Company, Columbus
Buena Vista Branch,
Buena Vista (11-30-83)
Bank of Cumming, Cumming
Tri-County Mall Office, Cumming (6-20-83)

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1983

	STATE CHARTERED BANKS	BRANCHES, BANK OFFICES & FACILITIES

BANK OFFICES, BRANCHES, AND FACILITIES OPENED DURING YEAR (Continued)

First South Bank, Fort Valley
Marshallville Branch,
Wrightsville (11-16-83)
Wrightsville Branch,
Wrightsville (11-16-83)
Commercial Bank & Trust Company, Griffin
Fayetteville Branch, Fayetteville (7-06-83)
Hampton Branch, Hampton (7-06-83)
Zebulon Branch, Zebulon (7-06-83)
Citizens Community Bank, Hahira
The Citizens Bank of Morven, Georgia,
Morven (9-16-83)
Trust Company Bank of Gwinnett County,
Lawrenceville
Jimmy Carter Boulevard Office,
Norcross (7-11-83)
Georgia State Bank, Mableton
East Lake Office, Marietta (11-10-83)
Tri-County Facility, Roswell (2-10-83)
Bank of South Cobb, Marietta
Sprayberry Crossing Office,
Marietta (9-06-83)
NBG Cobb Bank, Marietta
Powers Ferry Plaza Facility,
Marietta (6-01-83)
Gwinnett Bank & Trust Company, Norcross
Gwinnett Bank & Trust Mortgage Loan
Office, Lilburn (3-09-83)
Northeast Georgia Bank, Ringgold
East Ridge Office, East Ridge (9-16-83)
Cloud Springs Facility, Ringgold (12-12-83)
Savannah Bank and Trust Company
of Savannah, Savannah
Southside Facility, Savannah (7-01-83)
Bank of Carroll County, Temple
Carrollton Office, Carrollton (11-28-83)
Farmers and Merchants Bank, Washington
Downtown Office, Washington (2-28-83)
Oconee State Bank, Watkinsville
Bogart Office, Bogart (11-28-83)

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1983

	STATE CHARTERED BANKS	BRANCHES, BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES AND FACILITIES DISCONTINUED DURING YEAR		-36

Bank of Commerce, Americus
Lamar Street Office, Americus (11-30-83)
Trust Company Bank, Atlanta
Atlanta Center Office, Atlanta (2-25-83)
NBG Gwinnett Bank, Buford
South Buford Office, Buford (8-01-83)
Duluth Office, Duluth (8-01-83)
Rockbridge Road Facility, Norcross (8-01-83)
Snellville Facility, Snellville (8-01-83)
Habersham Bank, Clarkesville
Downtown Office, Clarkesville (9-17-83)
Trust Company of Columbus, Columbus
Buena Vista Road Office, Columbus (7-28-83)
Macon Road Office, Columbus (7-28-83)
North Columbus Office, Columbus (7-28-83)
South Columbus-Fort Benning Office, Columbus (7-28-83)
First Bank of Habersham, Cornelia
Clarkesville Office, Clarkesville (3-01-83)
North Main Office, Cornelia (3-01-83)
The Farmers Bank, Locust Grove
McDonough Office, McDonough (1-01-83)
Central Bank of Georgia, Macon
Midtown Office, Macon (8-01-83)
NBG Cobb Bank, Marietta
Acworth Office, Acworth (8-01-83)
Galleria Office, Atlanta (8-01-83)
Austell Office, Austell (8-01-83)
Parkaire Office, Marietta (8-01-83)
Powers Ferry Plaza Facility, Marietta (8-01-83)
Westside Office, Marietta (8-01-83)
Cobb Parkway Office, Smyrna (8-01-83)
Concord Road Office, Smyrna (8-01-83)
Oakdale Office, Smyrna (8-01-83)
South Cobb Office, Smyrna (8-01-83)
Smyrna Office, Smyrna (8-01-83)

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1983

	STATE CHARTERED BANKS	BRANCHES, BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES AND FACILITIES DISCONTINUED DURING YEAR (Continued)		
NBG Clayton Bank, Riverdale		
North Clayton Office, College Park (8-01-83)		
Forest Park Office, Forest Park (8-01-83)		
Arrowhead Office, Jonesboro (8-01-83)		
Lake Harbin Road Office, Morrow (8-01-83)		
Atlantic Bank and Trust Company, Savannah		
Johnson Square Office, Savannah (8-19-83)		
The C&S Bank of Tifton, Tifton		
Northside Office, Tifton (12-31-83)		
Town & Country Facility, Tifton (12-31-83)		
Westside Office, Tifton (12-31-83)		
Citizens State Bank, Warner Robins		
Briarcliff Office, Warner Robins (3-03-83)		
Russell Parkway Office, Warner Robins (3-05-83)		
IN OPERATION DECEMBER 31, 1983	334**	453

**Includes Reliance Trust Company, Atlanta
Tara State Bank, Riverdale

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Abbeville	Wilcox	Dorsey State Bank	10-04-1972	10-04-1972	0	1,516
		Wilcox County State Bank	4-22-1952	4-22-1952	1	11,523
Adairsville	Bartow	*Bank of Adairsville	3-21-1899	3-24-1899	1	12,185
Adel	Cook	Adel Banking Company	2-27-1929	3-01-1929	1	32,757
		Farmers and Merchants Bank	12-11-1947	1-15-1948	0	9,350
Ailey	Montgomery	Montgomery County Bank	2-24-1926	3-01-1926	0	11,056
Alamo	Wheeler	Wheeler County State Bank	1-15-1945	1-17-1945	1	9,882
Alapaha	Berrien	Bank of Alapaha	3-04-1905	3-25-1905	2	21,773
Albany	Dougherty	The Citizens and Southern Bank of Albany	5-06-1943	6-01-1943	6	159,918
		First State Bank & Trust Company	3-31-1961	3-31-1961	5	146,815
		Security Bank and Trust Company of Albany	4-17-1970	8-31-1970	2	49,555
		*Trust Company Bank of South Georgia, National Association				84,418
Allentown	Wilkinson	The Four County Bank	8-18-1941	9-15-1941	0	13,366
Alma	Bacon	Alma Exchange Bank & Trust	7-28-1981	7-28-1981	1	22,845
		*The First National Bank of Alma				20,858
Alpharetta	Fulton	Heritage Bank	9-23-1970	3-04-1971	10	105,441
Americus		Citizens Bank of Americus	2-20-1937	3-25-1937	2	47,526
		Sumter Bank and Trust Company	10-01-1973	10-28-1974	1	32,650
Arlington	Calhoun	Bostwick Banking Company	8-27-1935	3-01-1936	0	11,294
Ashburn	Turner	Ashburn Bank	7-03-1900	7- -1900	0	38,385
		The Citizens Bank of Ashburn	7-27-1905	10-25-1905	0	25,605
Athens	Clarke	First American Bank and Trust Company	9-24-1949	11-01-1949	1	66,524
		*The First National Bank of Athens				155,081
Atlanta	Fulton	*Bank South, National Association				1,640,472
		*Citizens Trust Bank	7-12-1921	8-17-1921	2	63,705
		*First Georgia Bank	3-22-1934	4-02-1934	14	337,802
		*The First National Bank of Atlanta				5,270,170
		*The National Bank of Georgia				1,100,697
		The Prudential Bank and Trust Company	7-20-1945	9-04-1945	0	12,255
		Reliance Trust Company	2-11-1981	7-01-1981	0	***
		*Trust Company Bank	9-21-1891	11-08-1891	55	3,090,505

*Member Federal Reserve System
**Amounts are in thousands
***Non-Deposit Trust Company

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Augusta	Richmond	*The First National Bank and Trust Company of Augusta				143,457
		*Georgia Railroad Bank & Trust Company	11-15-1892	12-31-1892	16	531,174
Bainbridge	Decatur	The Citizens Bank and Trust Company	11-08-1911	12-19-1911	0	43,355
		The First Port City Bank	4-03-1974	10-07-1974	0	31,764
Ball Ground	Cherokee	Citizens Bank	9-28-1926	10-01-1926	1	22,188
Barnesville	Lamar	*The First National Bank of Barnesville				36,291
		Lamar State Bank	4-14-1971	6-01-1972	1	22,989
Barwick	Brooks	Barwick Banking Company	2-16-1967	6-01-1967	0	3,410
Baxley	Appling	Baxley State Bank	8-23-1917	8-25-1917	0	43,753
		Peoples State Bank & Trust	5-04-1966	7-01-1966	0	15,717
Blackshear	Pierce	*The Blackshear Bank	7-07-1892	7-07-1892	0	19,280
		Peoples Bank	8-01-1946	8-05-1946	0	22,226
Blairsville	Union	*First National Bank of Union County	1-04-1982	1-04-1982		11,482
		Union County Bank	2-18-1949	3-01-1950	0	45,341
Blakely	Early	Bank of Early	4-03-1941	4-28-1941	0	24,549
		First State Bank of Blakely	5-06-1937	5-15-1937	1	26,082
Blue Ridge	Fannin	Fannin County Bank	5-29-1916	6-06-1916	1	40,381
Bowdon	Carroll	Trust Company Bank of Carroll County	9-22-1926	9-22-1926	2	36,226
Bowman	Elbert	The American Bank	12-02-1966	1-03-1967	1	9,283
Braselton	Jackson	Braselton Banking Company	12-13-1948	12-18-1948	0	3,627
Bremen	Haralson	The Citizens & Merchants Bank	6-09-1970	11-16-1970	0	10,506
		Commercial & Exchange Bank	1-18-1949	2-01-1949	1	26,828
Brooklet	Bulloch	Farmers & Merchants Bank	2-04-1948	2-17-1948	1	22,305
Broxton	Coffee	Broxton State Bank	8-04-1966	9-01-1966	0	13,356
Brunswick	Glynn	*American National Bank of Brunswick				130,256
		The Coastal Bank of Georgia	7-22-1981	10-30-1981	3	47,877
		*The First National Bank of Brunswick				122,576
Buchanan	Haralson	*The First National Bank of Haralson County				27,028
Butler	Taylor	The Citizens State Bank	9-04-1926	9-04-1926		25,660
Byron	Peach	Middle Georgia Bank	10-30-1962	2-04-1963	1	25,595
Cadwell	Laurens	Farmers State Bank	8-23-1972	8-23-1972	0	6,411
Cairo	Grady	Cairo Banking Company	11-23-1903	11-23-1903	1	35,743
		Citizens Bank	12-03-1903	1-01-1904	0	10,300
		*First National Bank of Grady County				21,284

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Calhoun	Gordon	*The Calhoun First National Bank				93,164
Camilla	Mitchell	Bank of Camilla	11-04-1889	1-02-1890	0	30,001
		Planters & Citizens Bank	9-20-1904	5-24-1913	0	36,446
Canton	Cherokee	Bank of Canton	11-17-1892	12-18-1892	2	75,688
		Etowah Bank	1-22-1927	1-29-1927	1	72,587
Carnesville	Franklin	First Bank and Trust	7-18-1960	8-01-1960	1	31,428
Carrollton	Carroll	The Carrollton State Bank	4-21-1972	8-01-1972	1	15,837
		The Peoples Bank	11-10-1909	12-01-1909	2	80,773
		*West Georgia National Bank of Carrollton				53,866
Cartersville	Bartow	Bartow County Bank	6-07-1973	3-28-1974	2	24,028
Cave Spring	Floyd	Bank of Cave Spring	12-15-1966	6-15-1967	0	5,996
Cedartown	Polk	*The Commercial National Bank				45,788
		*The First National Bank of Polk County				44,929
Chatsworth	Murray	Cohutta Banking Company	7-17-1905	1-24-1906	4	59,787
		*The First National Bank of Chatsworth				21,918
Chester	Dodge	Bank of Dodge County	6-14-1966	9-26-1966	1	6,488
Chickamauga	Walker	Bank of Chickamauga	2-16-1910	5-10-1910	1	22,404
Clarkesville	Habersham	Habersham Bank	5-13-1904	5- -1904	2	71,054
Clarkston	DeKalb	Citizens DeKalb Bank	4-10-1969	3-06-1970	5	29,170
Claxton	Evans	The Claxton Bank	2-24-1941	2-24-1941	2	28,651
		Tippins Bank & Trust Company	8-30-1940	9-03-1940	1	17,505
Clayton	Rabun	Bank of Clayton	6-30-1904	7-01-1904	1	58,503
		Rabun County Bank	5-01-1974	10-10-1975	0	15,220
Cleveland	White	The Peoples Bank	12-11-1945	7-01-1946	1	120,874
		White County Bank	11-09-1983	10-29-1976	1	32,641
Cobbtown	Tattnall	The Brown Bank	6-24-1970	6-24-1970	0	4,990
Cochran	Bleckley	Cook Banking Company	4-24-1942	7-01-1942	0	17,422
		State Bank of Cochran	12-22-1921	1-05-1922	0	25,399
Colquitt	Miller	Citizens Bank	3-24-1924	4-21-1924	0	30,680
		The Peoples Bank	3-16-1973	10-19-1973	0	19,126
Columbus	Muscogee	Columbus Bank and Trust Company	12-24-1888	4-01-1889	14	417,345
		*The First National Bank of Columbus				297,749
		*The National Bank and Trust Company of Columbus, Ga.				144,115

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Comer	Madison	Merchants and Farmers Bank of Comer, Georgia	10-03-1935	10-10-1935	1	15,240
Commerce	Jackson	*The First National Bank of Commerce				45,958
		Northeastern Banking Company	11-17-1981	5-28-1982	0	17,247
Conyers	Rockdale	First Bank of Conyers	11-17-1969	6-24-1970	2	35,983
		Trust Company Bank of Rockdale	10-15-1891	6- -1901	2	88,617
Coolidge	Thomas	Farmers and Merchants Bank of Thomas County	12-18-1911	11-20-1911	1	9,409
Cordele	Crisp	Cordele Banking Company	5-31-1927	6-15-1927	1	45,027
		First State Bank in Cordele	12-03-1938	1-03-1939	1	39,107
Cornelia	Habersham	Cornelia Bank	7-03-1900	8-04-1900	3	64,902
		*First National Bank of Habersham	9-14-1979	9-15-1979	2	54,435
Covington	Newton	The Bank of Covington	4-10-1901	4-10-1901	1	82,191
		*First National Bank of Newton County				38,947
Crawford	Oglethorpe	The Commercial Bank	9-02-1924	9-05-1924	0	15,363
Crawfordville	Taliaferro	The Peoples Bank	12-08-1947	1-02-1948	0	12,339
Cumming	Forsyth	Bank of Cumming	10-11-1904	10-19-1904	1	64,691
		Forsyth County Bank	6-15-1964	9-26-1964	1	55,181
Cuthbert	Randolph	Citizens Bank	2-07-1938	3-01-1938	0	22,317
		First State Bank of Randolph County	12-31-1958	1-02-1959	1	18,066
Dahlonega	Lumpkin	Bank of Dahlonega	5-27-1914	5-27-1914	1	51,507
		Lumpkin County Bank	5-06-1981	12-14-1982	0	6,338
Dallas	Paulding	The Citizens Bank, Dallas, Georgia	7-23-1962	3-15-1963	2	26,921
		*The First National Bank of Paulding County				49,994
Dalton	Whitfield	The Bank of Dalton	12-26-1911	10-12-1912	2	54,481
		*The First National Bank of Dalton				206,347
		Hardwick Bank & Trust Company	2-17-1922	2-20-1922	3	103,232
Danielsville	Madison	Bank of Danielsville	12-11-1904	1-15-1908	0	9,891
Darien	McIntosh	The Darien Bank	12-08-1888	1-24-1889	1	22,180
Dawson	Terrell	Bank of Dawson	6-29-1911	7-01-1911	0	35,601
		Bank of Terrell	3-23-1936	5-01-1936	1	38,812
Dawsonville	Dawson	Dawson County Bank	7-01-1953	7-13-1953	0	18,675
Decatur	DeKalb	*Fidelity National Bank				67,072
		*The First National Bank of DeKalb County				55,398
Dexter	Laurens	The Knight State Bank	1-30-1967	2-01-1967	0	9,303

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Donalsonville	Seminole	Commercial State Bank	10-21-1938	12-16-1938	1	25,749
		Merchants and Farmers Bank	9-24-1925	9-24-1925	1	18,728
Douglas	Coffee	Coffee County Bank	6-19-1931	7-01-1931	0	32,029
		The Exchange Bank	5-11-1971	5-11-1971	1	17,191
		Trust Company Bank of Coffee County	5-22-1945	7-05-1945	2	74,318
Douglasville	Douglas	Douglas County Bank	5-18-1973	6-24-1974	0	8,922
		The Commercial Bank	4-24-1942	5-01-1942	2	71,439
		Trust Company Bank of Douglas County	8-11-1959	5-09-1960	3	50,196
		*First National Bank of Douglasville				8,158
Dublin	Laurens	The Citizens and Southern Bank of Dublin	10-29-1928	11-01-1928	3	93,266
		Farmers and Merchants Bank	5-26-1910	7-06-1910	3	76,909
		The Morris State Bank	7-31-1958	10-02-1958	1	45,053
Dudley	Laurens	Bank of Dudley	10-02-1905	11- -1905	0	21,304
Duluth	Gwinnett	Bank South, Gwinnett	1-22-1945	2-17-1945	2	54,314
Eastman	Dodge	Bank of Eastman	12-28-1918	1-02-1919	0	34,760
		Citizens Bank & Trust Company	3-12-1949	4-01-1949	1	34,633
Eatonton	Putnam	Farmers & Merchants Bank	10-30-1922	11-15-1922	0	28,192
		The Peoples Bank	3-16-1944	5-01-1944	0	25,976
Edison	Calhoun	The Bank of Edison	9-24-1904	1904	0	17,768
Elberton	Elbert	*First National Bank in Elberton				63,415
		Granite City Bank	12-03-1927	1-02-1928	2	60,691
Ellaville	Schley	Bank of Ellaville	9-10-1910	9-16-1910	0	11,756
Ellijay	Gilmer	The Bank of Ellijay	5-21-1914	6-01-1914	1	42,368
		First State Bank of Gilmer County	11-05-1973	8-29-1974	0	16,450
Fairburn	Fulton	Fairburn Banking Company	9-14-1891	1902	1	30,537
Fayetteville	Fayette	Farmers and Merchants Bank	2-16-1906	3-13-1906	2	47,106
Fitzgerald	Ben Hill	The Bank of Fitzgerald	11-10-1975	4-15-1976	1	32,301
		The First State Bank of Fitzgerald	5-24-1948	7-19-1948	1	35,063
Folkston	Charlton	The Citizens Bank	9-30-1981	9-30-1981	2	38,948
		*First National Bank of Folkston				13,691
Forest Park	Clayton	Bank South, Clayton	10-24-1980	6-01-1981	7	123,524
Forsyth	Monroe	The Farmers Bank	3-09-1910	1910	0	18,927
		First Citizens Bank	2-17-1920	3-01-1920	0	15,219
		Monroe County Bank	11-02-1908	10-15-1908	0	25,580

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Fort Gaines	Clay	Fort Gaines Banking Company	2-11-1937	2-15-1937	0	13,787
Fort Oglethorpe	Catoosa	Fort Oglethorpe State Bank	12-04-1963	8-07-1964	2	23,775
Fort Valley	Peach	First South Bank	10-11-1924	10-15-1924	2	46,558
		The Citizens Bank	12-14-1906	1-01-1907	1	31,110
Franklin	Heard	The Bank of Heard County	10-14-1905	10-18-1905	0	13,992
Gainesville	Hall	The Citizens Bank	5-19-1913	6- -1913	3	61,437
		*The First National Bank of Gainesville				254,287
Gibson	Glascock	Bank of Gibson	11-07-1905	11-27-1905	0	3,150
Glennville	Tattnall	First Citizens Bank	12-31-1942	1-04-1943	1	24,839
		The Glennville Bank and Trust Company	1-12-1905	1-18-1905	1	27,642
Gordon	Wilkinson	The Gordon Bank	6-08-1946	8-01-1946	0	13,391
Gray	Jones	Bank of Gray	8-23-1909	8-28-1909	0	18,392
Greensboro	Greene	Bank of Greensboro	10-13-1926	10-14-1926	0	37,327
		Citizens Union Bank	3-09-1946	4-01-1946	1	32,260
Greenville	Meriwether	The Greenville Banking Company	10-24-1887	1891	0	12,907
Griffin	Spalding	Commercial Bank & Trust Company	10-11-1889	10-09-1890	8	176,641
		The Bank of Griffin	6-08-1967	8-16-1968	1	31,135
		*First National Bank of Griffin				58,033
Haddock	Jones	Jones County Bank	7-14-1905	7-25-1905	0	2,663
Hahira	Lowndes	Citizens Community Bank	2-12-1927	2-21-1927	1	19,675
		Commercial Banking Company	1-29-1945	4-05-1945	0	11,134
Harlem	Columbia	Bank of Columbia County	11-29-1909	12-13-1909	0	15,227
Hartwell	Hart	Bank of Hartwell	5-15-1961	11-09-1961	1	24,373
Hawkinsville	Pulaski	Planters Bank	2-27-1896	3- -1896	1	30,114
		The Pulaski Banking Company	7-20-1949	8-27-1949	0	28,206
Hazlehurst	Jeff Davis	Bank of Hazlehurst	10-19-1906	10- -1906	0	18,419
		Jeff Davis Bank	7-12-1962	12-01-1962	0	18,629
Hiawassee	Towns	Bank of Hiawassee	6-14-1909	7-21-1909	1	36,365
Hinesville	Liberty	The Coastal Bank	7-09-1970	7-09-1970	1	51,565
		The Hinesville Bank	9-04-1911	11-15-1911	2	41,562
Hogansville	Troup	The Citizens Bank	11-30-1961	12-11-1961	0	14,626
Homer	Banks	Bank of Banks County	6-25-1974	12-28-1974	0	15,263
Homerville	Clinch	Empire Banking Company	3-01-1945	6-01-1945	0	18,262
Irwinton	Wilkinson	Wilkinson County Bank	7-16-1907	7-16-1907	0	12,506
Jackson	Butts	McIntosh State Bank	2-14-1964	9-18-1964	0	22,474

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Jasper	Pickens	Jasper Banking Company	1-17-1945	3-12-1945	0	40,503
		Pickens County Bank	8-25-1976	6-18-1977	0	16,372
Jefferson	Jackson	*The First National Bank of Jackson County	12-10-1969	12-10-1969	0	24,431
Jeffersonville	Twiggs	Peoples State Bank				5,826
Jesup	Wayne	*The First National Bank of Wayne County	10-06-1903	11-17-1903	5	33,247
Jonesboro	Clayton	Trust Company Bank of Clayton County	7-29-1981	7-29-1981	0	61,274
Kingsland	Camden	Citizens State Bank	11-26-1912	12- -1912	0	5,849
		State Bank of Kingsland	11-13-1889	1889	1	9,848
LaFayette	Walker	The Bank of LaFayette, Georgia	7-23-1937	8-02-1937	3	56,281
LaGrange	Troup	The Citizens and Southern Bank of West Georgia	7-08-1941	9-15-1941	1	88,445
		Commercial Bank & Trust Company of Troup County	9-22-1965	4-11-1966	2	52,131
		Peoples Bank of LaGrange	4-08-1907	1907	0	38,520
Lakeland	Lanier	Farmers and Merchants Bank	9-20-1940	9-23-1940	2	23,093
Lavonia	Franklin	Northeast Georgia Bank	6-02-1905	7-17-1905	2	34,770
Lawrenceville	Gwinnett	*The Brand Banking Company				58,083
		*First National Bank of Gwinnett County Trust Company Bank of Gwinnett County	1-11-1971	9-16-1971	5	124,777
			12-30-1965	1-03-1966	0	59,438
Leary	Calhoun	Jordan Banking Company	4-09-1947	12-01-1947	1	5,412
Leesburg	Lee	The State Bank of Leesburg, Georgia	6-20-1907	6-25-1907	0	10,738
Lenox	Cook	Bank of Lenox	12-19-1940	1-02-1941	0	7,523
Leslie	Sumter	Farmers & Merchants Bank	2-07-1949	3-10-1949	0	8,542
Lexington	Oglethorpe	Citizens Banking Company	9-26-1911	12-02-1911	0	14,202
Lincolnton	Lincoln	Farmers State Bank	8-26-1910	1910	1	23,153
Lithonia	DeKalb	The Peoples Bank	5-06-1946	10-05-1946	0	27,818
Loganville	Walton	Bank of Loganville				12,691
Louisville	Jefferson	*The First National Bank of Louisville	5-22-1945	7-02-1945	0	35,306
Lumber City	Telfair	Bank of Lumber City	10-21-1911	12- -1911	1	5,716
Lumpkin	Stewart	Farmers State Bank	5-04-1935	6-01-1935	1	8,423
Lyons	Toombs	The Peoples Bank of Lyons, Georgia	9-15-1981	3-03-1982	7	24,395
Mableton	Cobb	Georgia State Bank	10-12-1982	2-01-1983	3	101,648
Macon	Bibb	Central Bank of Georgia	6-09-1960	7-01-1960	6	40,798
		Georgia Bank & Trust Company				149,129
		*Trust Company Bank of Middle Georgia, N.A.				301,948

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**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Madison	Morgan	Bank of Madison	12-26-1888	1-01-1890	0	20,743
		*First National Bank of Madison				29,559
Manchester	Meriwether	Bank of Manchester	1-28-1910	2-02-1910	0	33,254
		F & M Bank and Trust Company	10-07-1947	2-21-1948	1	9,547
Mansfield	Newton	Newton County Bank	12-19-1945	3-01-1946	1	8,465
Marietta	Cobb	Bank South, Cobb	8-14-1981	1-29-1982	3	50,651
		The Chattahoochee Bank	9-09-1983	11-15-1983	0	11,447
		Commercial Bank of Cobb County	10-30-1979	9-17-1956	6	99,042
		*The First National Bank of Cobb County				311,134
Martinez	Columbia	Georgia State Bank	7-05-1909	8-01-1909	2	41,409
McDonough	Henry	*Trust Company Bank of Henry County, N.A.				67,082
McRae	Telfair	The Merchants & Citizens Bank	3-28-1929	3-28-1929	0	19,546
		The Security State Bank	8-23-1972	8-23-1972	0	18,238
Meigs	Thomas	Bank of Meigs	5-08-1903	6- -1903	0	4,740
Metter	Candler	Metter Banking Company	7-25-1930	8-26-1935	0	33,320
		Pineland State Bank	12-27-1961	10-15-1962	0	11,825
Midville	Burke	Bank of Midville	4-13-1945	5-21-1945	0	6,709
Milan	Telfair	Bank of Milan	12-05-1906	10- -1906	0	9,122
Milledgeville	Baldwin	The Citizens and Southern Bank of Milledgeville	2-28-1874	10-13-1884	1	74,947
		Exchange Bank	5-20-1903	6-01-1903	2	46,368
		The Merchants and Farmers Bank of Milledgeville	3-22-1898	3- -1898	1	30,512
Millen	Jenkins	Bank of Millen	1-04-1893	3-01-1893	0	26,422
		Ogeechee Valley Bank	9-01-1972	1-07-1974	0	8,732
Molena	Pike	Bank of Molena	10-07-1901	3- -1899	0	6,376
Monroe	Walton	First American Bank of Walton	1-01-1906	1-01-1906	2	47,657
		*The National Bank of Walton County				60,849
Montezuma	Macon	The Bank of Macon County	2-24-1978	1-02-1973	1	38,345
		First United Bank	10-23-1948	1-10-1949	1	27,831
Monticello	Jasper	Bank of Monticello	2-08-1964	2-10-1964	0	17,763
		*The Farmers National Bank of Monticello				18,761
Moultrie	Colquitt	American Banking Company	8-13-1971	10-01-1971		39,629
		*Moultrie National Bank				80,305
Mount Vernon	Montgomery	Mount Vernon Bank	12-21-1900	1-24-1901	0	18,386

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**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Nashville	Berrien	The Citizens Bank	2-19-1943	3- -1943	1	24,438
		The United Banking Company	7-10-1924	7-15-1924	1	15,983
Newington	Screven	Bank of Newington	7-07-1919	8-14-1919	0	3,648
Newnan	Coweta	Bank of Coweta	2-11-1972	10-06-1972	2	37,395
		The Citizens and Southern Newnan Bank	2-25-1955	2-25-1955	2	59,047
		*First National Bank of Newnan				65,633
Newton	Baker	Baker County Bank	10-04-1906	10-15-1906	0	7,325
Nicholls	Coffee	Nicholls State Bank	12-02-1952	1-02-1953	0	9,709
Norcross	Gwinnett	Gwinnett Bank & Trust Company	9-11-1967	3-01-1968	5	78,102
Ocilla	Irwin	The Bank of Ocilla, Georgia	9-20-1956	10-01-1956	0	23,769
		The First State Bank of Ocilla	5-11-1943	6-01-1943	1	22,648
Omega	Tift	South Georgia Banking Company	4-15-1970	4-15-1970	1	23,503
Palmetto	Fulton	First Fulton Bank and Trust	6-29-1918	7-10-1918	2	20,003
Patterson	Pierce	The Patterson Bank	6-19-1907	6-19-1907	0	7,142
Pavo	Thomas	Pavo State Bank	6-24-1971	6-24-1971	0	5,642
Peachtree City	Fayette	The Fayette State Bank	1-31-1964	2-01-1964	3	58,899
Pearson	Atkinson	The Citizens Exchange Bank	1-19-1943	5-12-1945	0	9,699
Pelham	Mitchell	Farmers Bank of Pelham	8-25-1902	9-01-1902	2	33,307
		Pelham Banking Company	12-04-1936	12-08-1936	0	25,638
Pembroke	Bryan	The Pembroke State Bank	12-29-1937	2-11-1938	1	24,680
Perry	Houston	The Bank of Perry	8-20-1889	1889	1	36,058
		*First National Bank of Houston County				41,457
Pine Mountain	Harris	Farmers and Merchants Bank	3-22-1909	4-19-1909	2	29,705
Pineview	Wilcox	Pineview State Bank	9-20-1910	9-20-1910	0	6,617
Pitts	Wilcox	Pitts Banking Company	6-02-1906	6- -1906	0	4,836
Preston	Webster	Bank of Webster	6-29-1970	6-29-1970	0	4,934
Quitman	Brooks	Bank of Quitman	12-26-1888	12-31-1888	1	20,877
		*The Citizens National Bank of Quitman				17,831
Reidsville	Tattnall	The Tattnall Bank	9-14-1900	10-22-1900	1	24,042
Reynolds	Taylor	The Citizens State Bank	9-08-1922	9-08-1922	0	15,060
Rhine	Dodge	Williams Banking Company	8-04-1947	10-01-1947	0	8,803
Richland	Stewart	Richland Banking Company	10-13-1927	10-15-1927	0	7,826
Ringgold	Catoosa	Northwest Georgia Bank	4-08-1983	8- -1904	4	51,490
Riverdale	Clayton	Tara State Bank	2-07-1983	12-30-1983		***

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**Amounts are in thousands
***Not in operation 12-30-1983

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Roberta	Crawford	The Crawford County Bank	1-07-1901	1-08-1901	0	17,780
Rochelle	Wilcox	Rochelle State Bank	7-08-1947	8-01-1947	0	5,791
Rockmart	Polk	The Rockmart Bank	10-30-1900	1900	1	32,632
Rome	Floyd	The Georgia State Bank of Rome	4-02-1976	1-05-1978	1	25,670
		*The First National Bank of Rome				127,194
		*The National City Bank of Rome				133,971
		The Rome Bank and Trust Company	4-05-1945	10-01-1945	3	69,754
Rossville	Walker	Rossville Bank	7-01-1963	12-13-1963	2	46,316
Roswell	Fulton	Roswell Bank	3-01-1901	3- -1901	3	79,269
Royston	Franklin	Tri-County Bank of Royston	8-09-1941	9-01-1941	1	38,736
Rutledge	Morgan	Bank of Rutledge	9-24-1898	10-01-1898	0	10,172
Saint Marys	Camden	*First National Bank of Camden County	10-01-1982	10-01-1982		14,624
		Peoples Bank	5-07-1973	5-07-1973	1	9,149
Sandersville	Washington	Citizens Bank of Washington County	1-06-1965	5-03-1965	1	23,568
		The Geo. D. Warthen Bank	3-18-1957	3-18-1957	1	41,824
Sardis	Burke	Bank of Sardis	4-27-1945	7-02-1945	0	6,118
Savannah	Chatham	The Carver State Bank	4-29-1947	6-04-1947	1	21,697
		*The Citizens and Southern National Bank				6,409,843
		First Bank of Savannah	7-29-1909	8-04-1909	6	90,129
		*Savannah Bank and Trust Company of Savannah	3-04-1869	7-01-1869	12	434,243
		Southern Bank and Trust Company	10-10-1974	5-28-1975	1	14,006
		*Trust Company of Georgia Bank of Savannah, N.A.				192,424
Senoia	Coweta	Farmers and Merchants Bank of Senoia	3-02-1874	1889	1	11,435
Smyrna	Cobb	*Trust Company Bank of Cobb County, N.A.				134,248
Social Circle	Walton	Georgia Central Bank	12-31-1923	3-08-1924	1	23,739
Soperton	Treutlen	The Bank of Soperton	7-16-1906	1903	0	22,207
Sparta	Hancock	Bank of Hancock County	10-18-1904	9-05-1904	0	24,120
		United Security Bank	5-10-1976	6-01-1967	0	5,245
Springfield	Effingham	The Citizens and Southern Bank of Effingham County	12-30-1907	1-01-1908	1	47,540
Stapleton	Jefferson	Bank of Stapleton	3-20-1916	1916	0	9,163

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Statesboro	Bulloch	First Bulloch Bank & Trust Company	1-19-1934	4-14-1934	3	77,872
		Sea Island Bank	3-11-1901	1901	2	84,643
Stockbridge	Henry	The First State Bank	9-21-1964	10-08-1964	2	39,513
Summerville	Chattooga	Farmers & Merchants Bank	2-05-1926	2-06-1926	3	57,768
Swainsboro	Emanuel	Spivey State Bank	8-27-1964	3-01-1965	0	27,236
		The Central Bank	10-27-1920	11-09-1920	1	26,347
		The Citizens Bank of Swainsboro	11-10-1900	1900	1	41,395
Sylvania	Screven	Bank of Screven County	4-10-1911	5-01-1911	0	41,594
		Farmers and Merchants Bank	2-18-1946	3-01-1946	1	32,751
Sylvester	Worth	Bank of Worth County	4-28-1945	11-01-1945	2	30,225
		Sylvester Banking Company	7-05-1898	7- -1898	0	32,302
Talbotton	Talbot	The Peoples Bank of Talbotton	12-09-1890	1-13-1891	0	10,873
Tallapoosa	Haralson	Commercial Bank	12-09-1971	12-09-1971	1	11,798
		West Georgia Bank of Tallapoosa, Georgia	12-06-1948	6-06-1949	0	15,113
Taylorsville	Bartow	Peoples Bank of Bartow County	6-06-1905	6-13-1905	1	17,572
Temple	Carroll	Bank of Carroll County	11-25-1946	7-01-1947	4	19,111
Tennille	Washington	Tennille Banking Company	4-04-1900	4- -1900	1	27,107
Thomaston	Upson	Bank of Upson	6-23-1951	10-01-1951	1	41,518
		The Citizens and Southern Bank of Thomaston	1-18-1926	2-28-1930	1	53,145
		West Central Georgia Bank	12-13-1973	4-15-1974	1	20,508
Thomasville	Thomas	Commercial Bank	7-03-1916	7-22-1916	2	99,075
Thomson	McDuffie	Bank of Thomson	12-30-1890	1891	2	61,556
		*The First National Bank of Thomson				53,104
Tifton	Tift	The Citizens Bank of Tifton	2-24-1948	4-15-1948	1	45,741
		The Farmers Bank of Tifton	12-21-1936	2-24-1937	1	50,222
Toccoa	Stephens	The Bank of Toccoa	8-10-1911	9-01-1911	2	48,453
		The Citizens Bank	5-25-1950	3-16-1951	2	48,747
Trenton	Dade	Bank of Dade	7-05-1955	1-12-1956	0	21,313
Trion	Chattooga	*First National Bank of Chattooga County				20,491
Twin City	Emanuel	Durden Banking Company, Incorporated	6-26-1935	7-05-1935	0	16,765
Unadilla	Dooly	State Bank and Trust Co.	4-19-1935	4-22-1935	2	29,174
Union Point	Greene	The Farmers Bank	9-06-1911	9-06-1911	1	35,168
Uvalda	Montgomery	Altamaha Bank and Trust Company	5-02-1966	5-16-1966	1	18,481

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Valdosta	Lowndes	*The First National Bank of Valdosta				88,254
		First State Bank and Trust Company of Valdosta	1-22-1906	3- -1906	2	61,718
		The Park Avenue Bank	6-28-1971	6-28-1971	0	26,348
Vidalia	Toombs	Brice Banking Company, Inc.	9-07-1965	10-14-1965	0	23,213
		Darby Bank and Trust Co.	6-22-1934	7-01-1934	0	27,681
Vienna	Dooly	*First National Bank and Trust Company				42,566
		Bank of Dooly	11-10-1975	7-30-1976	0	13,419
		Citizens Bank	6-24-1931	7-01-1931	0	16,120
Villa Rica	Carroll	Bank of Villa Rica	5-04-1899	5- -1899	1	29,567
Wadley	Jefferson	Bank of Wadley	1-29-1902	1- -1902	0	13,413
Warm Springs	Meriwether	First American Bank	10-11-1905	8-03-1906	1	11,562
Warrenton	Warren	Citizens Bank	4-14-1902	4- -1902	0	18,332
Washington	Wilkes	Farmers and Merchants Bank	8-10-1949	3-14-1950	2	44,229
		Washington Loan and Banking Company	9-07-1891	5-01-1895	1	46,065
Watkinsville	Oconee	Oconee State Bank	6-05-1959	2-01-1960	1	32,666
Waycross	Ware	Commercial Bank	10-15-1918	10-30-1918	2	35,584
		*First National Bank in Waycross				45,812
		Southern Bank	5-22-1956	6-11-1956	2	70,728
Waynesboro	Burke	*Bank of Waynesboro	12-16-1890	1891	1	38,804
		*The First National Bank of Waynesboro				25,420
West Point	Troup	*First National Bank of West Point				55,687
Willacoochee	Atkinson	The Peoples Bank	1-04-1952	1-15-1952	0	5,977
Winder	Barrow	Bank of Barrow	3-12-1951	3-17-1951	2	64,938
		The Peoples Bank	10-29-1926	10-30-1926	2	34,243
Woodbine	Camden	The Camden County State Bank	6-24-1947	1-02-1948	0	7,569
Woodbury	Meriwether	The Woodbury Banking Company	9-29-1902	9-29-1902	0	12,356
Woodland	Talbot	Talbot State Bank	11-18-1907	11-25-1907	0	6,212
Wrens	Jefferson	First State Bank	2-25-1964	7-06-1964	0	19,428
Wrightsville	Johnson	Bank of Wrightsville	2-16-1897	2-16-1897	0	21,351
Zebulon	Pike	The Bank of Zebulon	3-18-1905	1-31-1905	1	26,285

*Member Federal Reserve System
**Amounts are in thousands

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1983
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1982
(Amounts in Thousands)

	December 31, 1983 391 Banks	December 31, 1982 416 Banks
ASSETS		
Cash and Due from Depository Institutions	$ 5,338,530	$ 4,281,021
U.S. Treasury Securities	2,830,594	1,920,199
Obligations of Federal Agencies	1,601,425	1,622,572
SCM Obligations	3,681,621	3,360,235
All Other Securities	205,407	121,040
Federal Funds Sold and Securities Purchased Under Agreement to Resell	2,017,781	2,697,583
Gross Loans	17,274,031	15,414,748
Reserve for Loan Losses	(241,181)	(211,795)
Unearned Income	(670,957)	(754,559)
Net Loans	16,361,893	14,448,394
Direct Lease Financing	192,435	152,760
Bank Premises, Furniture and Fixtures	693,498	638,220
Other Real Estate Owned	57,970	58,417
All Other Assets	1,401,253	1,063,046
TOTAL ASSETS	$ 34,382,407	$ 30,363,487
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 6,859,169	$ 6,125,757
Time and Savings Deposits of IPC - Domestic	15,837,043	14,259,590
IPC Deposits in Foreign Offices	255,301	214,845
Deposits of U.S. Government	134,738	58,202
Deposits of SCM	1,695,616	1,563,606
Certified and Officers' Checks	170,555	146,950
All Other Deposits	1,200,770	1,061,135
Total Deposits	$ 26,153,192	$ 23,430,085
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	3,992,952	3,326,173
Other Liabilities for Borrowed Money	143,518	149,605
Mortgage Indebtedness	32,243	34,645
All Other Liabilities	1,530,942	1,173,697
TOTAL LIABILITIES	$ 31,852,847	$ 28,114,205
Subordinated Notes and Debentures	190,365	146,545
EQUITY CAPITAL		
Preferred Stock	972	977
Common Stock	401,967	408,916
Surplus	866,806	753,114
Undivided Profits and Capital Reserves	1,069,450	939,730
TOTAL EQUITY CAPITAL	$ 2,339,195	$ 2,102,737
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 34,382,407	$ 30,363,487

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1983
(Amounts in Thousands)

Number of Banks	52	120
Size of Bank	Less than $10 Million	$10 Million to $25 Million
ASSETS		
Cash and Due from Depository Institutions	$ 37,590	$ 183,484
U.S. Treasury Securities	44,700	259,022
Obligations of Federal Agencies	36,740	222,327
SCM Obligations	17,524	182,242
All Other Securities	78	1,958
Federal Funds Sold and Securities Purchased Under Agreement to Resell	40,458	214,450
Gross Loans	183,803	1,068,296
Reserve for Loan Losses	(1,919)	(11,579)
Unearned Income	(12,685)	(72,944)
Net Loans	169,199	983,773
Direct Lease Financing	0	86
Bank Premises, Furniture and Fixtures	8,519	39,991
Other Real Estate Owned	1,175	6,153
All Other Assets	5,039	40,628
TOTAL ASSETS	$ 361,022	$ 2,134,114
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 65,580	$ 348,040
Time & Savings Deposits of IPC - Domestic	226,575	1,346,352
IPC Deposits in Foreign Offices	0	0
Deposits of U.S. Government	542	5,866
Deposits of SCM	20,092	158,521
Certified and Officers' Checks	2,334	14,138
All Other Deposits	519	2,468
TOTAL DEPOSITS	$ 315,642	$ 1,875,385
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	503	3,739
Other Liabilities for Borrowed Money	85	821
Mortgage Indebtedness	173	1,823
All Other Liabilities	4,734	37,585
TOTAL LIABILITIES	$ 321,137	$ 1,919,353
Subordinated Notes and Debentures	225	1,216
EQUITY CAPITAL		
Preferred Stock	0	277
Common Stock	7,055	36,654
Surplus	16,880	96,108
Undivided Profits and Capital Reserves	15,725	80,506
TOTAL EQUITY CAPITAL	$ 39,660	$ 213,545
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 361,022	$ 2,134,114

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1983
(Amounts in Thousands)

Number of Banks	186	33
Size of Bank	$25 Million to $100 Million	$100 Million and Over
ASSETS		
Cash and Due from Depository Institutions	$ 717,887	$ 4,399,569
U.S. Treasury Securities	930,160	1,596,712
Obligations of Federal Agencies	707,208	635,150
SCM Obligations	1,025,866	2,455,989
All Other Securities	4,297	199,074
Federal Funds Sold and Securities Purchased Under Agreement to Resell	697,784	1,065,089
Gross Loans	4,532,917	11,489,015
Reserve for Loan Losses	(49,844)	(177,839)
Unearned Income	(267,543)	(317,785)
Net Loans	4,215,530	10,993,391
Direct Lease Financing	7,355	184,994
Bank Premises, Furniture and Fixtures	191,017	453,971
Other Real Estate Owned	21,930	28,712
All Other Assets	169,200	1,186,386
TOTAL ASSETS	$ 8,688,234	$ 23,199,037
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 1,504,949	$ 4,940,602
Time and Savings Deposits of IPC - Domestic	5,418,246	8,845,868
IPC Deposits in Foreign Offices	0	255,301
Deposits of U.S. Government	13,597	114,733
Deposits of SCM	672,226	844,777
Certified and Officers' Checks	52,352	101,731
All Other Deposits	11,673	1,186,110
Total Deposits	$ 7,673,043	$ 16,289,122
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	42,980	3,945,730
Other Liabilities for Borrowed Money	21,571	121,041
Mortgage Indebtedness	6,873	23,374
All Other Liabilities	177,083	1,311,539
TOTAL LIABILITIES	$ 7,921,550	$ 21,690,806
Subordinated Notes and Debentures	15,631	173,294
EQUITY CAPITAL		
Preferred Stock	195	500
Common Stock	142,839	215,419
Surplus	279,380	474,438
Undivided Profits and Capital Reserves	328,639	644,580
TOTAL EQUITY CAPITAL	$ 751,053	$ 1,334,937
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 8,688,234	$ 23,199,037

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1983 AND DECEMBER 31, 1982
(Amount in Thousands)

	Dec. 31, 1983 391 Banks	Dec. 31, 1982 416 Banks
OPERATING INCOME		
Interest and Fees on Loans	$ 2,044,654	$ 2,038,954
Interest on Balance with Banks	160,978	110,300
Interest on Fed. Funds Sold and Securities Purchased Under Agreement to Resell	203,917	254,972
Interest on U.S. Treasury Securities and Interest on Obligations of Federal Government	443,049	353,482
Interest on Obligations of SCM	267,481	257,006
Interest on Other Bonds, Notes, Debentures and Dividends on Stock	5,221	5,096
Income from Direct Lease Financing	22,572	20,065
Income from Fiduciary Activities	61,636	52,145
Service Charges on Deposit Accounts	190,088	159,321
Other Service Charges, Commissions, and Fees	80,487	71,291
Other Income	78,382	69,859
TOTAL OPERATING INCOME	$ 3,558,465	$ 3,392,491
OPERATING EXPENSES		
Salaries and Employee Benefits	$ 593,899	$ 551,988
Interest on Time Certificates of Deposit of $100,000 or More	232,336	330,107
Interest on Other Deposits	1,234,239	1,146,390
Expenses of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	308,732	306,437
Interest on Other Borrowed Money	12,772	16,575
Interest on Subordinated Notes and Debentures	17,388	8,872
Net Occupancy Expense of Premises, and Furniture and Equipment Expenses	191,340	167,837
Provision for Possible Loan Loss	108,643	92,111
Other Expenses	459,765	418,662
TOTAL OPERATING EXPENSES	$ 3,159,115	$ 3,038,979
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 399,350	$ 353,512
Income Taxes	47,352	30,249
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 351,998	$ 323,263
Securities Gains/Losses, Net	(899)	(15,690)
INCOME BEFORE EXTRAORDINARY ITEMS	$ 351,099	$ 307,573
Extraordinary Income/Expenses	(1,686)	1,305
NET INCOME	$ 349,413	$ 308,878

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1983
(IN THOUSANDS)

Number of Banks	52	120
Size of Banks	Less Than $10 Million	$10 Million to $25 Million
OPERATING INCOME		
Interest and Fees on Loans	$ 24,100	$ 138,545
Interest on Balance with Banks	661	2,545
Interest on Fed. Funds Sold and Securities Purchased Under Agreement to Resell	4,012	17,575
Interest on U.S. Treasury Securities and Interest on Obligations of Federal Government	7,958	50,879
Interest on Obligations of SCM	1,501	14,499
Interest on Other Bonds, Notes, Debentures and Dividends on Stock	5	67
Income from Direct Lease Financing	0	6
Income from Fiduciary Activities	0	0
Service Charges on Deposit Accounts	2,456	13,335
Other Service Charges, Commissions, and Fees	1,079	4,518
Other Income	276	1,595
TOTAL OPERATING INCOME	$ 42,048	$ 243,564
OPERATING EXPENSES		
Salaries and Employee Benefits	$ 7,767	$ 39,375
Interest on Time Certificates of Deposit of $100,000 or More	1,773	12,942
Interest on Other Deposits	19,277	115,124
Expenses of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	19	233
Interest on Other Borrowed Money	3	241
Interest on Subordinated Notes and Debentures	28	133
Net Occupancy Expense of Premises, and Furniture and Equipment Expense	2,168	10,899
Provision for Possible Loan Loss	2,062	8,239
Other Expenses	5,550	27,089
TOTAL OPERATING EXPENSES	$ 38,647	$ 214,275
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS AND LOSSES	3,401	29,289
Income Taxes	555	5,422
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 2,846	$ 23,867
Securities Gains/Losses, Net	135	(71)
INCOME BEFORE EXTRAORDINARY ITEMS	$ 2,981	$ 23,796
Extraordinary Income/Expenses	1	(2,186)
NET INCOME	$ 2,982	$ 21,610

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1983
(IN THOUSANDS)

Number of Banks	186	33
Size of Banks	$25 Million to $100 Million	$100 Million and Over
OPERATING INCOME		
Interest and Fees on Loans	$ 570,191	$ 1,311,818
Interest on Balance with Banks	14,253	143,519
Interest on Fed. Funds Sold and Securities Purchased Under Agreement to Resell	64,424	117,906
Interest on U.S. Treasury Securities and Interest on Obligations of Federal Government	163,649	220,563
Interest on Obligations of SCM	75,445	176,036
Interest on Other Bonds, Notes, Debentures and Dividends on Stock	403	4,746
Income from Direct Lease Financing	824	21,742
Income from Fiduciary Activities	1,202	60,434
Service Charges on Deposit Accounts	52,149	122,148
Other Service Charges, Commissions, and Fees	15,444	59,446
Other Income	6,566	69,944
TOTAL OPERATING INCOME	$ 964,550	$ 2,308,302
OPERATING EXPENSES		
Salaries and Employee Benefits	$ 147,874	$ 398,883
Interest on Time Certificates of Deposit of $100,000 or More	70,673	146,948
Interest on Other Deposits	444,050	655,790
Expenses of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	3,374	305,106
Interest on Other Borrowed Money	2,423	10,105
Interest on Subordinated Notes and Debentures	1,514	15,713
Net Occupancy Expense of Premises, and Furniture and Equipment Expenses	44,099	134,174
Provision for Possible Loan Loss	36,183	62,159
Other Expenses	99,807	327,317
TOTAL OPERATING EXPENSES	$ 849,997	$ 2,056,195
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	114,553	252,107
Income Taxes	15,051	26,324
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 99,502	$ 225,783
Securities Gains/Losses, Net	266	(1,229)
INCOME BEFORE EXTRAORDINARY ITEMS	$ 99,768	$ 224,554
Extraordinary Income/Expenses	346	153
NET INCOME	$ 100,114	$ 224,707

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST STATE CORPORATION, Albany	2-04-81
First State Bank & Trust Company, Albany	2-04-81
State Bank of Leesburg, Leesburg	2-04-81
SOUTH BANKING COMPANY, Alma	11-20-80
Alma Exchange Bank & Trust, Alma	11-20-80
Citizens State Bank, Kingsland	11-21-80
CBA BANCSHARES, INC., Americus	3-01-83*
Citizens Bank of Americus, Americus	3-01-83*
BANK SOUTH CORPORATION, Atlanta	7-01-76
Bank South, N.A., Atlanta	7-01-76
Bank South, Gwinnett, Duluth	8-01-77
Bank South, Clayton, Forest Park	11-17-77
Bank South, Cobb, Marietta	10-28-81
CDB CORP., Atlanta	11-07-80
Citizens DeKalb Bank, Clarkston	11-07-80
CITIZENS AND SOUTHERN GEORGIA CORPORATION, Atlanta	7-01-76
The Citizens and Southern Bank of Albany, Albany	7-01-76
The Citizens and Southern Bank of Dublin, Dublin	7-01-76
The Citizens and Southern Bank of West Georgia, LaGrange	7-01-76
The Citizens and Southern Newnan Bank, Newnan	7-01-76
The Citizens and Southern National Bank, Savannah	11-03-80
The Citizens and Southern Bank of Thomaston, Thomaston	7-01-76
CITIZENS BANCSHARES CORP., Atlanta	7-01-76
Citizens Trust Bank, Atlanta	7-01-76
FMB CORP., Atlanta	11-07-80
Farmers & Merchants Bank, Summerville	11-07-80
FIRST ATLANTA CORPORATION, Atlanta	7-01-76
The First National Bank of Atlanta, Atlanta	7-01-76
The First National Bank of Dalton, Dalton	3-10-77
First Bank of Savannah, Savannah	12-01-76

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
INTEREDEC (Georgia), Limited, Paris, France	7-05-83
INTEREDEC (Georgia) N.V., Paris, France	7-05-83
NBG FINANCIAL CORPORATION, Atlanta	7-05-83
The National Bank of Georgia, Atlanta	7-05-83
ROSWELL BANCSHARES, INC., Atlanta	11-07-80
Roswell Bank, Roswell	11-07-80
TGB CORP., Atlanta	11-07-80
The Gordon Bank, Gordon	11-07-80
TRUST COMPANY OF GEORGIA, Atlanta	7-01-76
Trust Company Bank of South Georgia, N.A., Albany	4-06-77
The First National Bank of Athens, Athens	3-16-82
Trust Company Bank, Atlanta	7-01-76
The First National Bank & Trust Company of Augusta, Augusta	4-27-78
Trust Company Bank of Carroll County, Bowdon	3-18-80
The First National Bank of Brunswick, Brunswick	4-06-77
The National Bank and Trust Company of Columbus, Columbus	4-27-78
Trust Company Bank of Rockdale, Conyers	12-19-79
Trust Company Bank of Douglas County, Douglasville	10-25-79
The First National Bank of Wayne County, Jesup	3-13-78
Trust Company Bank of Clayton County, Jonesboro	12-17-76
Trust Company Bank of Gwinnett County, Lawrenceville	2-26-79
Trust Company Bank of Middle Georgia, N.A., Macon	4-27-78
Trust Company Bank of Henry County, N.A., McDonough	8-28-80
The First National Bank of Rome, Rome	4-27-78
Trust Company of Georgia Bank of Savannah, N.A., Savannah	4-27-78
Trust Company Bank of Cobb County, N.A., Smyrna	9-23-76
SOUTHERN BANCSHARES, INC., Douglas	3-26-81
	9-23-82
Trust Company of Coffee County, Douglas	3-26-81
FCS FINANCIAL CORPORATION, Augusta	9-16-83*
First Columbia Savings and Loan Association, Martinez	9-16-83*
FIRST RAILROAD & BANKING COMPANY OF GEORGIA, Augusta	7-01-76
First Georgia Bank, Atlanta	10-12-78
Georgia Railroad Bank & Trust Company, Augusta	7-01-76
Commercial & Exchange Bank, Bremen	12-13-83*
The First National Bank of Columbus, Columbus	11-08-82
Bank of Dalton, Dalton	10-25-79
Commercial Bank & Trust Company, Griffin	6-06-83

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST RAILROAD & BANKING COMPANY OF GEORGIA (Continued)	
Commercial Bank of Cobb County, Marietta	10-25-79
First National Bank in Newnan, Newnan	12-21-81
Farmers and Merchants Bank, Pine Mountain	11-08-82
PORT CITY HOLDING COMPANY, INC., Bainbridge	8-11-81
The First Port City Bank, Bainbridge	8-11-81
FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC., Ball Ground	3-18-83
Citizens Bank, Ball Ground	3-18-83
FIRST BARNESVILLE CORPORATION, Barnesville	10-24-83
The First National Bank of Barnesville, Barnesville	10-24-83
UNITED BANK CORPORATION, Barnesville	11-25-81
Lamar State Bank, Barnesville	11-25-81
The Crawford County Bank, Roberta	11-25-81
The Bank of Zebulon, Zebulon	11-25-81
GEORGIA PEOPLES BANKSHARES, INC., Baxley	6-14-82
Peoples State Bank & Trust, Baxley	6-14-82
AMERICAN BANKSHARES, INC., Bowman	2-21-83
The American Bank, Bowman	2-21-83
AMERICAN TRADING COMPANY, Brunswick	7-01-76
State Bank of Kingsland, Kingsland	7-01-76
FARMERS BANCSHARES, INC., Cadwell	7-24-79
Farmers State Bank, Cadwell	7-24-79
The Security State Bank, McRae	8-08-83
CAIRO BANCHSHARES, INC., Cairo	4-16-82
Cairo Banking Company, Cairo	4-16-82
GRADY HOLDING COMPANY, Cairo	6-30-78
First National Bank of Grady County, Cairo	6-30-78
GEORGIA FIRST FINANCIAL CORP., Calhoun	9-19-83*
The Calhoun First National Bank, Calhoun	9-19-83*
P & C BANK SHARES, INC., Camilla	12-30-80
Planters & Citizens Bank, Camilla	12-30-80

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
NORTH GEORGIA BANCSHARES, INC., Canton	2-10-82
North Georgia Savings and Loan Association, Canton	2-10-82
FIRST BANKS, INC., Carnesville	4-13-81
First Bank and Trust, Carnesville	4-13-81
Bank of Toccoa, Toccoa	4-13-81
PEOPLES EQUITY SHARES, INC., Carrollton	12-05-80
The Peoples Bank, Carrollton	12-05-80
BARTOW BANCSHARES, INC., Cartersville	4-28-83
Bartow County Bank, Cartersville	4-28-83
COHUTTA BANCSHARES, INC., Chatsworth	11-30-82
Cohutta Banking Company, Chatsworth	11-30-82
FIRST CHATSWORTH BANKSHARES, INC., Chatsworth	3-03-83
The First National Bank of Chatsworth, Chatsworth	3-03-83
LIBERTY BANCORP OF GEORGIA, INC., Clayton	5-12-83
Rabun County Bank, Clayton	5-12-83
THE PEOPLES BANKCORP, Cleveland	2-01-82
The Peoples Bank, Cleveland	2-01-82
UNION INVESTMENT CO., INC., Colquitt	7-01-76
Citizens Bank, Colquitt	7-01-76
CB&T BANCSHARES, INC., Columbus	7-01-76
Security Bank and Trust Company of Albany, Albany	1-03-79
Sumter Bank and Trust Company, Americus	4-24-80
The Coastal Bank of Georgia, Brunswick	9-18-81
Columbus Bank and Trust Company, Columbus	7-01-76
Bank of Hazlehurst, Hazlehurst	5-20-83
Commercial Bank & Trust Company of Troup County, LaGrange	9-07-76
Commercial Bank, Thomasville	9-07-76
First State Bank and Trust Company of Valdosta, Valdosta	11-05-81
WEST GEORGIA FINANCIAL CORPORATION, Tallapoosa	10-12-78
	3-14-83
West Georgia Bank of Tallapoosa, Tallapoosa	10-12-78
CARROLL COUNTY FINANCIAL CORPORATION, Temple	10-22-79
	3-14-83
Bank of Carroll County, Temple	10-22-79

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST COMMERCE BANCORP, INC., Commerce	10-27-81
The First National Bank of Commerce, Commerce	10-27-81
FLINT BANCSHARES, INC., Cordele	5-10-82
Cordele Banking Company, Cordele	5-10-82
COMMUNITY BANKSHARES, INC., Cornelia	3-12-81
Northeastern Banking Company, Commerce	3-30-82
Cornelia Bank, Cornelia	3-12-81
CUMMING BANCSHARES, INC., Cumming	10-20-80
Bank of Cumming, Cumming	10-20-80
DAHLONEGA BANCORP, INC., Dahlonega	4-20-82
Bank of Dahlonega, Dahlonega	4-20-82
NORTHWEST GEORGIA FINANCIAL CORPORATION, Dallas	3-05-82
The Citizens Bank, Dallas	3-05-82
HARDWICK HOLDING COMPANY, Dalton	9-23-80
Hardwick Bank & Trust Company, Dalton	9-23-80
DAWSON BANCSHARES, INC., Dawson	9-19-83*
Bank of Dawson, Dawson	9-19-83*
FIDELITY SOUTHERN CORPORATION, Decatur	12-18-79
Fidelity National Bank, Decatur	12-18-79
THORNTON HOLDING COMPANY, INC., Douglasville	12-17-81
Douglas County Bank, Douglasville	12-17-81
DUBLIN BANCSHARES, INC., Dublin	3-05-80
The Morris State Bank, Dublin	3-05-80
FIRST ELBERT CORPORATION, Elberton	4-01-83
First National Bank in Elberton, Elberton	4-01-83
MIDDLE GEORGIA CORPORATION, Ellaville	5-08-81
Bank of Ellaville, Ellaville	5-08-81
COLONY BANKCORP, INC., Fitzgerald	4-15-83
The Bank of Fitzgerald, Fitzgerald	4-15-83
SOUTHEASTERN BANKING CORPORATION, Folkston	4-14-81
The Darien Bank, Darien	8-23-83*
The Citizens Bank, Folkston	4-14-81

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
COUNTRY BANK COMPANY, Forsyth	2-25-82
Monroe County Bank, Forsyth	2-25-82
CATOOSA BANCSHARES, INC., Fort Oglethorpe	12-15-80
Fort Oglethorpe State Bank, Fort Oglethorpe	12-15-80
BANK CORPORATION OF GEORGIA, Fort Valley	5-13-80
First South Bank, Fort Valley	5-13-80
CB BANCSHARES, INC., Fort Valley	8-24-83
The Citizens Bank, Fort Valley	8-24-83
CITIZENS EXPRESS COMPANY, Gainesville	10-28-83*
The Citizens Bank, Gainesville	10-28-83*
FIRST NATIONAL BANCORP, Gainesville	5-11-81
The First National Bank of Habersham, Cornelia	4-30-82
The First National Bank of Gainesville, Gainesville	5-11-81
FIRST CITIZENS BANKSHARES, INC., Glennville	12-16-80
First Citizens Bank, Glennville	12-16-80
FNB BANKING COMPANY, Griffin	1-17-83
First National Bank of Griffin, Griffin	1-17-83
CCB BANCSHARES, INC., Hahira	12-15-82
Citizens Community Bank, Hahira	12-15-82
COASTAL BANKSHARES, INC., Hinesville	7-07-82
The Coastal Bank, Hinesville	7-07-82
FIRST HOGANSVILLE BANKSHARES, INC., Hogansville	9-23-82
The Citizens Bank, Hogansville	9-23-82
BANKS COUNTY FINANCIAL CORPORATION, Homer	3-24-82
Bank of Banks County, Homer	3-24-82
PICKENS COUNTY BANCSHARES, INC., Jasper	12-08-82
Pickens County Bank, Jasper	12-08-82
FIRST SECURITY BANKSHARES, INC., Lavonia	11-15-83*
Northeast Georgia Bank, Lavonia	11-15-83*
FIRST GWINNETT BANCSHARES, INC., Lawrenceville	11-17-80
First National Bank of Gwinnett County, Lawrenceville	11-17-80

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
F & M BANCSHARES, INC., Leslie	4-29-83
Farmers & Merchants Bank, Leslie	4-29-83
CITIZENS HOLDING COMPANY, Lexington	3-03-83
Citizens Banking Company, Lexington	3-03-83
PERSONS BANKING COMPANY, INC., Lithonia	8-22-80
The Farmers Bank, Forsyth	8-22-80
The Peoples Bank, Lithonia	8-22-80
The Bank of Perry, Perry	3-31-81
SOUTH GEORGIA BANKSHARES CORP., Lyons	12-17-80
The Peoples Bank of Lyons, Georgia, Lyons	12-17-80
GEORGIA STATE BANCSHARES, INC., Mableton	1-19-82
Georgia State Bank, Mableton	1-19-82
GEORGIA BANCSHARES, INC., Macon	9-28-78
Georgia Bank and Trust Company, Macon	9-28-78
Tennille Banking Company, Tennille	3-31-83
The Farmers National Bank of Monticello, Monticello	1-13-81
First National Bank of Houston County, Perry	12-19-79
N.C.B. CORPORATION, Mansfield	3-09-82
Newton County Bank, Mansfield	3-09-82
CSL FINANCIAL CORPORATION, Marietta	3-24-82
Cobb Savings and Loan Association, Marietta	3-24-82
FIRST CITY BANCORP, INC., Marietta	12-02-80
The First National Bank of Cobb County, Marietta	12-02-80
J. L. PILCHER AND SONS, INC., Meigs	7-01-76
Bank of Meigs, Meigs	7-01-76
METTER FINANCIAL SERVICES, INC., Metter	2-23-83
Metter Banking Company, Metter	2-23-83
CENTRAL AND SOUTHERN HOLDING COMPANY, Milledgeville	3-06-81
The Citizens and Southern Bank of Milledgeville, Milledgeville	3-06-81
EXCHANGE BANKSHARES, INC., Milledgeville	10-05-83
Exchange Bank, Milledgeville	10-05-83

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
F.A. BANKSHARES, INC., Monroe	12-30-83*
First American Bank of Walton, Monroe	12-30-83*
NBWC CORPORATION, Monroe	9-23-82
The National Bank of Walton County, Monroe	9-23-82
FIRST UNITED BANCSHARES, INC., Montezuma	11-09-82
First United Bank, Montezuma	11-09-82
ABC HOLDING COMPANY, Moultrie	3-23-81
American Banking Company, Moultrie	3-23-81
SOUTHWEST GEORGIA FINANCIAL CORPORATION, Moultrie	11-18-80
Moultrie National Bank, Moultrie	11-18-80
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N.J.	6-27-83
PRUCO, INC., Newark, N.J.	6-27-83
PRUDENTIAL CAPITAL AND INVESTMENT SERVICES, INC., Newark, N.J.	6-27-83
The Prudential Bank and Trust Company, Atlanta	6-27-83
FSB BANCORP, INC., Peachtree City	8-08-80
The Fayette State Bank, Peachtree City	8-08-80
PINEVIEW BANCSHARES, INC., Pineview	10-06-81
Pineview State Bank, Pineview	10-06-81
QUITMAN BANCSHARES, INC., Quitman	7-13-81
Bank of Quitman, Quitman	7-13-81
NW SERVICES CORPORATION, Ringgold	12-14-83*
Northwest Georgia Bank, Ringgold	12-14-83*
THE NATIONAL CITY BANKCORP, Rome	9-23-83
The National City Bank of Rome, Rome	9-23-83
SBT CORPORATION, Savannah	1-31-78
Central Bank of Georgia, Macon	12-06-82
Savannah Bank and Trust Company of Savannah, Savannah	1-31-78
Bank of Screven County, Sylvania	10-18-78
The First National Bank of Valdosta, Valdosta	12-29-80
First National Bank and Trust Company, Vidalia	5-23-80
Commercial Bank, Waycross	1-10-80

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
SOUTHERN BANK HOLDING COMPANY, Savannah	6-09-77
Southern Bank and Trust Company, Savannah	6-09-77
HERITAGE BANCSHARES, INC., Snellville	12-16-80
Heritage Bank, Alpharetta	2-18-83
SOPERTON NAVAL STORES, INC., Soperton	7-01-76
The Bank of Soperton, Soperton	7-01-76
FIRST BULLOCH BANKING CORPORATION, Statesboro	2-08-82
First Bulloch Bank & Trust Company, Statesboro	2-08-82
HENRY COUNTY BANCSHARES, INC., Stockbridge	3-07-83
The First State Bank, Stockbridge	3-07-83
CENTRAL BANKING COMPANY, Swainsboro	10-07-81
The Central Bank, Swainsboro	10-07-81
FIRST BANK HOLDING COMPANY, Sylvester	8-22-83
Sylvester Banking Company, Sylvester	8-22-83
WCG BANCSHARES, INC., Thomaston	12-10-82
West Central Georgia Bank, Thomaston	12-10-82
FIRST THOMSON BANCORP, INC., Thomson	3-14-83
The First National Bank of Thomson, Thomson	3-14-83
FIRST COMMUNITY BANCSHARES OF TIFTON, INC., Tifton	5-10-82
The Farmers Bank of Tifton, Tifton	5-10-82
TRI-STATES BANKSHARES, INC., Trenton	4-27-82
Bank of Dade, Trenton	4-27-82
LOCAL INVESTORS, INC., Unadilla	10-31-83*
State Bank and Trust Co., Unadilla	10-31-83*
ALTAMAHA BANCSHARES, INC., Uvalda	11-03-80
Altamaha Bank and Trust Company, Uvalda	11-03-80
PAB BANKSHARES, INC., Valdosta	8-02-82
The Park Avenue Bank, Valdosta	8-02-82

*Incomplete as of December 31, 1983

REGISTERED BANK HOLDING COMPANIES AND THEIR SUBSIDIARY BANKS - DECEMBER 31, 1983

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
TOOMBS BANK SHARES, INC., Vidalia	3-15-83
Brice Banking Company, Inc., Vidalia	3-15-83
F.N.B.I.W. FINANCIAL CORPORATION, Waycross	7-15-83
First National Bank in Waycross, Waycross	7-15-83
SOUTHERN BANCORP, INC., Waycross	10-21-81
The Exchange Bank, Douglas	7-28-82
Southern Bank, Waycross	10-21-81
FIRST BANKSHARES OF WEST POINT, INC., West Point	7-13-83
First National Bank of West Point, West Point	7-13-83
ATKINSON COUNTY BANKSHARES CORPORATION, Willacoochee	9-18-80
The Peoples Bank, Willacoochee	9-18-80
PEOPLES HOLDING COMPANY, Winder	11-17-83*
The Peoples Bank, Winder	11-17-83*
WOODBURY BANCSHARES, INC., Woodbury	12-08-83
The Woodbury Banking Company, Woodbury	12-08-83

*Incomplete as of December 31, 1983

BANK HOLDING COMPANIES DEREGISTERED/DISSOLVED

NAME OF BANK HOLDING COMPANY	LOCATION	EFFECTIVE
Banco Del Estado Holding Company, Inc.	Atlanta	1-13-83
Capital Bankshares Corporation	Atlanta	7-06-83
NBG Financial Corporation	Atlanta	8-01-83
Grupo Financiero Del Estado, S.A.	Bogota, Columbia South America	1-13-83
Southeastern Bancshares, Inc.	Cartersville	5-06-83
Peachtree Bancshares, Inc.	Chamblee	11-19-83
First South Bankcorp	Columbus	1-01-83
NBF Corporation	Fitzgerald	9-30-83
Blakely Investment Company	Griffin	7-01-83
Commercial Bankshares, Inc.	Griffin	7-01-83
Northwest Georgia Bankshares, Inc.	LaFayette	6-27-83
Atlantic Bancorp, Inc.	Savannah	8-19-83
Fulton Bancshares, Inc.	Snellville	8-01-83
Wrightsville Holding Company	Wrightsville	11-16-83

SUMMARY OF ACTIVITIES OF BANKS - Continued

INTERNATIONAL BANK AGENCIES

NAME OF AGENCY	LICENSE NO.	ISSUED	RENEWED	TOTAL GEORGIA ASSETS **
Barclays Bank International Limited (England)	1	6-11-76	6-11-83	$ 53,651
The Bank of Nova Scotia (Canada)	2	5-27-77	5-27-83	356,830
Algemene Bank Nederland, N.V. (Netherlands)	3	6-24-77	6-24-83	151,446
Swiss Bank Corporation (Switzerland)	4	7-14-77	7-14-83	70,656
Canadian Imperial Bank of Commerce (Canada)	5	4-05-78	4-05-83	261,716
Commerzbank Aktiengesellschaft (West Germany)	6	10-31-78	10-31-83	75,920
Credit Suisse (Switzerland)	7	11-27-78	11-27-83	*
The Toronto-Dominion Bank (Canada)	8	2-23-79	2-23-83	1,197,905
Lloyds Bank International Limited (England)	9	4-13-79	4-13-83	56,234
Kredietbank, N.V. (Belgium)	10	3-20-80	3-20-83	*
Credit Lyonnais (France)	11	11-06-80	11-06-83	*
Bayerische Vereinsbank AG (Union Bank of Bavaria) (West Germany)	12	12-01-80	12-01-83	119,702

INTERNATIONAL BANK AGENCIES

NAME OF AGENCY	LICENSE NO.	ISSUED	RENEWED	TOTAL GEORGIA ASSETS **
Standard Chartered Bank Public Limited Company (England)	13	10-19-81	10-19-83	$ 18,965
Banca Nazionale del Lavoro (Italy)	14	2-09-82	2-09-83	215,761
Banque Indosuez (France)	15	3-28-83		*

*Operating as Representative Office ONLY on December 31, 1983.
**Amounts are in thousands.

REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Banco do Brasil, S.A. Rio de Janeiro, Brazil.	Atlanta
The Bank of Tokyo, Ltd. Tokyo, Japan.	Atlanta
The Industrial Bank of Japan, Limited Tokyo, Japan.	Atlanta
The Fuji Bank, Limited Tokyo, Japan.	Atlanta

INTERNATIONAL BANK FACILITIES

PARENT BANK AND ADDRESS	LOCATION OF FACILITY	PERMIT NO.	ISSUED	RENEWED
The Citizens and Southern National Bank Atlanta, GA 30303	34 Broad St., N.W. Atlanta, GA 30303	1	12-22-81	12-22-83
The National Bank of Georgia Atlanta, GA 30303	34 Peachtree St., N.W. Atlanta, GA 30303	2	1-06-82	1-06-83
The First National Bank of Atlanta Atlanta, GA 30303	2 Peachtree St., N.W. Atlanta, GA 30303	3	1-26-82	1-26-83
Trust Company Bank Atlanta, GA 30302	25 Park Place, N.E. Atlanta, GA 30302	4	2-02-82	2-02-83
Bayerische Vereins-bank AG (Union Bank of Bavaria) Munich, West Germany	230 Peachtree St., N.W. Suite 600 Atlanta, GA 30303	5	5-03-82	5-03-83
Chase Bank International Newark, Delaware	5775-F Peachtree-Dunwoody Road Atlanta, GA 30342	6	7-15-82	7-15-83
Banca Nazionale del Lavora Rome, Italy	235 Peachtree St., N.E. Suite 2000 Atlanta, GA 30303	7	10-24-83	
Manufacturers Hanover International Banking Corporation Miami, Florida 33132	230 Peachtree St., N.W. Suite 1800 Atlanta, GA 30303	8	12-05-83	

REPRESENTATIVE OFFICES OF DOMESTIC BANKS

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Bank of America NT & SA San Francisco, California.	Atlanta
Columbus Bank and Trust Company Columbus, Georgia d/b/a The Georgia Company d/b/a The Georgia Company	Savannah Valdosta
Bankers Trust Company New York, New York	Atlanta
The First National Bank of Boston Boston, Massachusetts.	Atlanta
Commonwealth Savings Association Houston, Texas	Atlanta
The National Bank of Georgia Atlanta, Georgia	Savannah
Continental Illinois National Bank and Trust Company of Chicago Chicago, Illinois.	Atlanta
The First National Bank of Chicago Chicago, Illinois.	Atlanta
Security Pacific National Bank Los Angeles, California.	Atlanta
American National Bank of Brunswick Brunswick, Georgia	State Farm Agents Various
First South Bank Fort Valley, Georgia	Savannah

SUMMARY OF ACTIVITIES OF STATE CHARTERED CREDIT UNIONS

CHARTER APPLICATIONS APPROVED

NAME OF CREDIT UNION	LOCATION	APPROVED
Moultrie Container Employees	Moultrie	2-22-83

APPLICATIONS FOR VOLUNTARY LIQUIDATIONS AND/OR MERGERS

NAME OF CREDIT UNION	LOCATION	ACTIVITY	APPROVED	COMPLETED
Good Life	Albany	Merger	5-31-83	11-15-83
DayCo	Atlanta	Liquidation	2-04-83	6-02-83
DuPont Atlanta Employees	Atlanta	Merger	6-10-83	10-26-83
John J. Harte Associates	Atlanta	Merger	6-01-83	6-14-83
Presbyterian Center	Atlanta	Merger	3-03-83	3-10-83

SUMMARY OF ADDITIONS AND DELETIONS DURING 1983

IN OPERATION JANUARY 1, 1983	172
CREDIT UNIONS OPENING DURING YEAR	+1
CREDIT UNIONS DELETED BY MERGERS AND LIQUIDATIONS	-5
TOTAL ACTIVE CREDIT UNIONS IN OPERATION DECEMBER 31, 1983	168

RECEIVERSHIP LIQUIDATIONS

NAME OF CREDIT UNION	LOCATION	CLOSED	RECEIVER OR DEPUTY RECEIVER
Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union	Augusta	3-09-79	GCUDIC
Unpaid Claims			$18,719.88
Liquidation Expenses Payable			1,398.93
Estimated Value of Remaining Assets			11,874.77
SAV Employees' Credit Union	Atlanta	9-23-76	GCUDIC
Unpaid Claims			$23,657.64
Liquidation Fees Payable			407.72
Estimated Value of Remaining Assets			2,076.19
TEXACOTE Credit Union	Dalton	3-05-80	GCUDIC
Estimated Value of Remaining Assets			$ 2,759.81
DDI Employees' Credit Union	Dalton	7-29-80	GCUDIC
Unpaid Claims			$ 320.06
Estimated Value of Remaining Assets			6,878.71

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Albany	Dougherty	Albany Federal Employees	12-14-33	2,488
Albany	Dougherty	Keenan	12-29-36	787
Albany	Dougherty	Phoebe Putney Employees'	5-15-74	489
Americus	Sumter	Sumter County Teachers	4-04-36	224
Athens	Clarke	AGH Employees'	10-28-75	133
Athens	Clarke	Athens Division	3-07-29	1,158
Athens	Clarke	Dairy-Pak Athens	3-25-57	355
Athens	Clarke	Educators'	5-18-59	206
Atlanta	Fulton	A D Co. Employees	4-10-53	466
Atlanta	Fulton	Amarlite Employees	9-10-80	183
Atlanta	Fulton	American Freight System Employees	11-07-80	12,372
Atlanta	Fulton	AMILSCO	2-24-60	36
Atlanta	Fulton	ARMCO	3-17-48	86
Atlanta	Fulton	Associated	1-23-56	12,446
Atlanta	Fulton	Atlanta City Employees	8-30-28	6,405
Atlanta	Fulton	Atlanta Coca-Cola Bottling Co. Employees'	5-04-73	4,629
Atlanta	Fulton	Atlanta Cooperative Credit Association	2-02-39	258
Atlanta	Fulton	Atlanta Postal	11-03-25	118,733
Atlanta	Fulton	Atlanta Railway Postal Clerks	3-15-28	8,285
Atlanta	Fulton	Atlanta Teachers	11-26-26	13,736
Atlanta	Fulton	Atlantic Steel	11-26-26	6,175
Atlanta	Cobb	Chevron Southern	11-23-33	1,552
Atlanta	Fulton	Delta Employees	3-08-40	227,481
Atlanta	Cobb	Employes, Swift and Company	4-27-33	182
Atlanta	Cobb	The Federal Employees	3-31-30	64,433
Atlanta	Fulton	GPC Credit Association	6-10-74	1,119
Atlanta	DeKalb	GTA	10-01-75	3,151
Atlanta	DeKalb	Georgia Central	5-01-36	195,207

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Atlanta	Fulton	Georgia Department of Human Resources	7-30-51	3,762
Atlanta	Fulton	Georgia Department of Public Safety	6-22-70	1,847
Atlanta	Fulton	Georgia DOT	11-19-51	7,343
Atlanta	Fulton	Georgia E.S.A.	1-05-40	2,686
Atlanta	Cobb	Georgia International	12-10-62	547
Atlanta	Fulton	Georgia State Department of Education	3-15-54	5,711
Atlanta	Fulton	Georgia Telco	12-06-43	191,785
Atlanta	DeKalb	Gulf Oil Employees	10-07-41	1,027
Atlanta	Fulton	H M B Employees	1-11-73	941
Atlanta	Fulton	Hospital Authority Employees	5-15-46	3,762
Atlanta	Fulton	IBEW Local 613	7-21-80	1,298
Atlanta	Fulton	Journal-Constitution Employees	4-30-28	4,222
Atlanta	Fulton	Mead Packaging Employees'	4-30-28	3,130
Atlanta	Fulton	Munford Employees	6-14-73	657
Atlanta	DeKalb	Mutual Savings	12-23-33	11,552
Atlanta	Fulton	Piedmont Hospital	3-29-74	713
Atlanta	DeKalb	Reliance	1-23-78	7,906
Atlanta	Fulton	Rich's Employees	3-04-38	13,150
Atlanta	Fulton	Ruralist Employees	8-06-47	228
Atlanta	Fulton	S. M. C. R. C.	1-10-39	301
Atlanta	Fulton	Sewell Employees	1-14-75	665
Atlanta	Fulton	Southern Freight Bureau Employees	11-19-35	441
Atlanta	Fulton	State Employees	11-14-61	11,865
Atlanta	Fulton	The Thrift	10-24-28	8,034
Atlanta	Fulton	United Family Employees	8-07-56	552
Atlanta	Fulton	USSAC	3-24-33	818
Atlanta	Fulton	White Columns	6-11-64	543
Atlanta	Fulton	Williams Bros. Employees' Savings and Credit Association	9-20-78	1,184

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Attapulgus	Decatur	Attapulgus Employees	11-05-81	184
Augusta	Richmond	Health Center	1-16-76	2,363
Augusta	Richmond	King Mill Savings & Credit Association	6-20-57	2,186
Augusta	Richmond	Richmond County Health Department Employees'	12-20-52	264
Bainbridge	Decatur	Amoco Fabrics Company Credit Association	1-31-75	284
Baldwin	Banks	Fieldale	10-10-80	921
Brunswick	Glynn	Glynn County Federal Employees	4-03-53	3,375
Calhoun	Gordon	Calhoun-Gordon County Educators'	1-14-75	161
Calhoun	Gordon	Crown Crafts, Inc. Employees	6-11-76	175
Cartersville	Bartow	Stratton Industries Credit Association	10-20-81	220
Chamblee	DeKalb	Lay Employees Savings and Loan Credit Union	9-04-51	1,955
Chatsworth	Murray	Cumberland Credit Association	10-02-81	150
College Park	Fulton	Associated Grocers	6-29-32	1,105
Columbus	Muscogee	W. C. Bradley Employees' Credit Association	9-30-75	196
Columbus	Muscogee	"CPC"	2-15-73	25
Columbus	Muscogee	Columbus Coca-Cola Employees	10-06-48	75
Columbus	Muscogee	Columbus Health & Hospital	11-25-53	893
Columbus	Muscogee	Columbus Postal	1-07-27	8,645
Columbus	Muscogee	Columbus Regional Hospital	7-18-75	82
Columbus	Muscogee	Gas Light Employees	11-12-57	267
Columbus	Muscogee	Swift	2-26-65	1,133
Columbus	Muscogee	Tom's Credit Association	11-03-81	180
Cordele	Crisp	Harris Employees	5-19-47	378
Cornelia	Habersham	Ethicon	1-30-79	1,139
Cornelia	Habersham	Statco	1-18-65	609
Cuthbert	Randolph	Day Company Inc., Employees	6-10-81	21
Dalton	Whitfield	N. G. E. M. C.	8-27-52	349
Dalton	Whitfield	Tappan Employees	5-06-80	78
Dalton	Whitfield	Whitfield County Postal Employees	3-02-51	445

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Decatur	DeKalb	Decatur Employees'	12-31-79	59
Decatur	DeKalb	Decatur Postal Employees	10-30-51	1,702
Decatur	DeKalb	Decatur Teachers	11-16-55	348
Decatur	DeKalb	Kraft Employees	5-29-34	4,454
Decatur	DeKalb	The Woodco	6-17-53	163
Doraville	DeKalb	F. D. & L. Employees	6-03-45	1,041
Doraville	Gwinnett	Gaylord Employees'	2-14-55	178
Douglas	Coffee	Coffee General Hospital Employees	3-03-72	111
Dry Branch	Bibb	Georgia Kaolin Employees	1-08-51	537
Dublin	Laurens	Dublin Federal Employees	1-16-51	1,082
East Point	Fulton	Colonial Stores Employees	8-13-29	8,005
East Point	Fulton	East Point Municipal Employees	3-06-41	420
East Point	Fulton	Fulton Teachers	11-02-30	5,805
East Point	Fulton	Perry Communications	8-27-62	280
Eastman	Dodge	Stuckey's Employees' Association	10-04-60	78
Fitzgerald	Ben Hill	P. H. P. Credit Association	4-05-76	554
Forest Park	Clayton	Employees Savings & Credit Assn.	8-21-80	2,331
Forest Park	Clayton	Sexton Atlanta Employees	1-12-45	69
Fort McPherson	Fulton	Fort McPherson	7-23-48	5,995
Gainesville	Hall	HCH Employees'	10-15-74	409
Gordon	Wilkinson	Freeport Kaolin Employees'	5-15-79	411
Griffin	Spalding	Launderers & Cleaners	3-09-72	1,785
Hapeville	Fulton	Hapeville Auto Employees	7-09-82	3,460
Hapeville	Fulton	Hapeville Employees'	3-29-79	485
Hazlehurst	Jeff Davis	H and S Employees Credit Association	8-02-72	127
Hazlehurst	Jeff Davis	Patchogue-Plymouth Employees Credit Association	8-15-68	1,736
Helen	White	Orbit Savings & Credit Association	9-27-77	253
Jackson	Butts	CGEMC Employees	9-09-53	299

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Jonesboro	Clayton	C. C. B. E. Employees	12-30-57	2,787
Jonesboro	Clayton	Clayton Cities & County Employees	1-05-71	1,138
LaFayette	Walker	Roper LaFayette Employees'	3-29-74	331
Macon	Bibb	City Employees	2-28-51	307
Macon	Bibb	Concrete	4-02-80	121
Macon	Bibb	Federal Employees	2-01-26	2,529
Macon	Bibb	Georgia Kraft Employees	1-31-49	3,931
Macon	Bibb	Macon Firemen's	4-18-42	295
Macon	Bibb	Macon Oil Processors	3-12-46	1,065
Macon	Bibb	Macon Police	10-02-50	368
Macon	Bibb	Macon Water Works	7-11-50	162
Macon	Bibb	Medical Center of Central Georgia	12-01-71	1,520
Macon	Bibb	Smith and Sons Employees	6-07-73	247
Marietta	Cobb	C-MAR	10-29-64	4,122
Marietta	Cobb	Kennestone Regional	6-10-81	1,812
McIntyre	Wilkinson	Engelhard Employees'	3-04-80	200
Milledgeville	Baldwin	Baldwin County Hospital Employees	1-06-58	539
Milledgeville	Baldwin	Central State Hospital	8-28-52	6,480
Monroe	Walton	Champion Employees' Credit Association	8-19-77	321
Montezuma	Macon	Southern Frozen Foods Employees	11-22-72	341
Moultrie	Colquitt	Employees Credit Union, c/o New Sipco, Inc.	4-24-33	132
Moultrie	Colquitt	Moultrie Container Employees	3-01-83	80
Nashville	Berrien	Nashville Mills Employees Association	11-21-72	958
Norcross	Gwinnett	Genuine Parts	1-25-37	850
Norcross	Gwinnett	Rock-Tenn Company Employees	7-30-74	540
Pine Mountain	Harris	Callaway Gardens	7-26-77	515
Ringgold	Catoosa	Salem Carpet Mills	7-06-73	599

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Rome	Floyd	Floyd County Postal Employees	4-17-26	623
Rome	Floyd	Northwest Georgia Teachers	11-25-81	5,466
Rome	Floyd	Rome Kraft Employees	3-31-55	5,447
Savannah	Chatham	Family Lines Credit Union of Savannah	12-29-28	3,150
Savannah	Chatham	G. P. A.	11-17-52	1,567
Savannah	Chatham	Health Employees Chatham County	8-01-55	939
Savannah	Chatham	Savannah Electric and Power Employees	4-11-39	1,735
Savannah	Chatham	Savannah Federal	6-10-31	910
Savannah	Chatham	Savannah J-Mers	9-18-64	332
Savannah	Chatham	Savannah Postal	6-23-52	2,749
Savannah	Chatham	Savannah Regional Hospital	4-17-72	359
Savannah	Chatham	Southern States Employees	12-03-70	112
Savannah	Chatham	Workmen's Circle	2-06-50	1,794
Sea Island	Glynn	Sea Island Employees	5-27-80	3,453
Statesboro	Bulloch	Bulloch County School Employees	6-21-74	937
Tallapoosa	Haralson	Dixisteel	4-13-62	593
Thomasville	Thomas	Davis Employees Credit Association	10-13-70	233
Thomasville	Thomas	Flowers Employees Credit League	11-17-71	5,502
Toccoa	Stephens	North Georgia	3-29-82	3,449
Toccoa	Stephens	Wright Manufacturing Employees	11-18-63	1,722
Tucker	DeKalb	Doctors Hospital Employees	7-29-74	343
Valdosta	Lowndes	South Georgia Area Public Employees	7-19-82	262
Valdosta	Lowndes	Valdosta Educators	11-28-72	715
Valdosta	Lowndes	Valdosta Onized	7-30-54	5,992
Vidalia	Toombs	Oxford Employees	12-09-76	719
Warner Robins	Houston	Christian Churches	4-28-80	268
Warner Robins	Houston	Warner Robins Employees	10-09-69	584
Wrens	Jefferson	Georgia-Tennessee Mining and Chemical Employees	3-31-70	24

*AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1983
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1982
(Amounts in Thousands)

	DEC. 31 1983	%*	DEC. 31 1982	%*	AMOUNT Increase+ Decrease-	PERCENT Increase+ Decrease-
No. of Credit Unions	168		172			
ASSETS						
Cash and Due From Depository	$ 15,727	1.4	$ 11,357	1.3	$ 4,370+	38.5+
U.S. Govt. Obligations	153,599	13.7	89,655	10.2	63,944+	71.3+
Corporate Credit Union	197,660	17.6	249,022	28.4	51,362-	20.6-
Other Investments	182,682	16.3	21,773	2.5	160,909+	739.0+
Net Loans	556,770	49.6	492,030	56.1	64,740+	13.2+
Credit Union Premises Furniture & Fixtures	5,227	.5	5,469	.6	242-	4.4-
Other Assets	10,084	.9	7,746	.9	2,338+	30.2+
TOTAL ASSETS	$1,121,749	100.0	$877,052	100.0	$244,697+	27.9+
LIABILITIES						
Share Draft (Demand Deposit)	$ 34,327	3.1	Not Available		$ 34,327+	
Member Savings Deposits, and Certificates	986,028	87.9	$803,209	91.6	$182,819+	22.8+
Div./Int. Payable	6,687	0.6	6,561	0.7	126+	1.9+
Notes Payable	37,928	3.4	22,560	2.6	15,368+	68.1+
Accounts Payable and Other Liabilities	2,442	0.2	1,624	0.2	818+	50.4+
TOTAL LIABILITIES	$1,067,412	95.2	$833,954	95.1	$233,458+	28.0+
EQUITY CAPITAL						
Member Shares	$ 1,934	.2	Not Available		$ 1,934+	
Reserves	32,235	2.8	$ 27,462	3.1	$ 4,773+	17.4+
Undivided Earnings	20,168	1.8	15,636	1.8	4,532+	29.0+
TOTAL EQUITY CAPITAL	$ 54,337	4.8	$ 43,098	4.9	$ 11,239+	26.1+
TOTAL LIABILITIES & EQUITY CAPITAL	$1,121,749	100.0	$877,052	100.0	$244,697+	27.9+

* Percent of Total Assets

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF
STATE CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1983 AND DECEMBER 31, 1982
(Amounts in Thousands)

	Calendar Year Ending 12-31-83	%*	Calendar Year Ending 12-31-82	%*	AMOUNT Increase+ Decrease-	PERCENT Increase+ Decrease-
OPERATING INCOME						
Interest on Loans	$ 71,229	60.8	$ 64,050	63.9	$ 7,179+	11.2+
Income from Investments	44,164	37.7	34,704	34.6	9,460+	27.3+
Other Income	1,815	1.5	1,458	1.5	357+	24.5+
TOTAL OPERATING INCOME	$117,208	100.0	$100,212	100.0	$16,996+	17.0+
OPERATING EXPENSES						
Employees Comp. & Benefits	$ 10,048	8.6	$ 8,454	8.4	$ 1,594+	18.9+
Office Expenses	4,226	3.6	3,660	3.7	566+	15.5+
Interest on borrowed money	2,580	2.2	1,559	1.6	1,021+	65.5+
Other Expenses	7,038	6.0	6,554	6.5	484+	7.4+
TOTAL OPERATING EXPENSES	$ 23,892	20.4	$ 20,227	20.2	$ 3,665+	18.1+
INCOME BEFORE RESERVE TRANSFERS & SECURITIES GAINS/LOSSES	$ 93,316	79.6	$ 79,985	79.8	$13,331+	16.7+
Net Reserve Transfer	5,158	4.4	3,930	3.9	1,228+	31.2+
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 88,158	75.2	$ 76,055	75.9	$12,103+	15.9+
Securities Gains/Losses, Net	54	0.0	-101	0.1	47-	46.5-
NET INCOME AVAILABLE FOR DIVIDENDS	$ 88,212	75.2	$ 75,954	75.8	$12,258+	16.1+
Dividend/Interest on Shares & Deposits	81,363	69.4	69,747	69.6	11,616+	16.7+
NET INCOME RETAINED	$ 6,849	5.8	$ 6,207	6.2	$ 642+	10.3+

* Percent of Total Income

LIST OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

CITY	COUNTY	NAME OF SAVINGS & LOANS	CHARTER DATE	TOTAL ASSETS*
Canton	Cherokee	North Georgia Savings and Loan Association, Inc.	3-29-79	29,455
Conyers	Rockdale	Rockdale Savings and Loan Association	8-05-81	3,245
Marietta	Cobb	Cobb Savings and Loan Association	6-29-81	10,189

SUMMARY OF ACTIVITIES OF SAVINGS AND LOAN ASSOCIATIONS

ARTICLES OF INCORPORATION APPROVED

NAME OF SAVINGS & LOANS	LOCATION	APPROVED
First Columbia Savings and Loan Association	Martinez	9-26-83
Mountain Savings & Loan	Hiawassee	11-08-83

PERMITS TO BEGIN BUSINESS

NAME OF SAVINGS & LOANS	LOCATION	APPROVED
Rockdale Savings and Loan Association	Conyers	9-21-83

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE SAVINGS AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1983
(AMOUNTS IN THOUSANDS)

ASSETS	
Cash and Due from Depository Institutions	$ 2,365
U.S. Treasury Securities	1,972
Obligations of Other U.S. Agencies	2,083
All Other Securities	286
Federal Funds Sold and Securities Purchased Under Agreements to Resell	6,486
Gross Loans	26,951
Reserve for Loan Losses	(47)
Net Loans	26,904
Savings & Loan Premises, Furniture and Fixtures	1,806
Other Real Estate Owned	85
Other Assets	902
TOTAL ASSETS	$ 42,889
LIABILITIES	
Demand Deposits of IPC	$ 3,637
Time and Savings Deposits of IPC	25,076
Deposits of U.S. Government	6
Deposits of States and Political sub-divisions in the United States	7,461
Deposits of Commercial Banks	1,701
Certified and Officers' Checks	449
Total Deposits	$ 38,330
Other Liabilities	266
TOTAL LIABILITIES	$ 38,596
EQUITY CAPITAL	
Common Stock	$ 2,200
Surplus	2,010
Undivided Profits and Capital Reserves	83
TOTAL EQUITY CAPITAL	$ 4,293
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 42,889

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES
OF
STATE SAVINGS AND LOAN ASSOCIATIONS
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1983
(Amounts in Thousands)

Number of Savings & Loans	3
OPERATING INCOME:	
Interest and Fees on Loans	$ 3,350
Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	281
Interest on U.S. Treasury Securities and on Obligations of Other U.S. Government Agencies and Corporations	337
Income From All Other Securities	12
Service Charges on Deposit Accounts	73
Other Service Charges, Commissions & Fees	212
Other Operating Income	29
TOTAL OPERATING INCOME	$ 4,294
OPERATING EXPENSES:	
Salaries and Employee Benefits	806
Interest on Time Certificates of Deposit of $100,000 or More	35
Interest on Other Deposits	2,321
Expenses of Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	28
Interest on Demand Notes and on Other Borrowed Money	39
Net Occupancy Expense of Savings & Loan Premises, Furniture and Equipment Expense	285
Provision for Possible Loan Losses	50
Other Operating Expenses	522
TOTAL OPERATING EXPENSES	$ 4,086
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS AND LOSSES	208
Income Taxes	64
Securities Gains/Losses	0
NET INCOME	$ 144

FIRMS AUTHORIZED TO SELL CHECKS
UNDER THE GEORGIA SALE OF CHECKS ACT,
APPROVED MARCH 2, 1965

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia. A listing of state and national banks, state savings and loan associations and state credit unions is included herein. A listing of federal savings and loan associations, federal savings banks, and federal credit unions may be obtained from the appropriate federal regulatory agency; i.e. Federal Home Loan Bank of Atlanta, National Credit Union Administration.

Name and Location	Total Number of Georgia Agents
American Express Travel Related Services Company, Inc. (Formerly American Express Company) American Express Plaza 125 Broad Street New York, NY 10004	440
Associates Financial Express, Inc. P. O. Box 220097 Dallas, TX 75222	299
BA Cheque Corporation & BankAmerican Corporation 201 Mission Street San Francisco, CA 94105	273
Barclays Bank International Ltd. 200 Park Avenue New York, NY 10017	36
The Chase Manhattan Corporation One Chase Manhattan Plaza New York, NY 10081	199
Citicorp & Citicorp Service, Inc. 399 Park Avenue New York, NY 10043	263

Name and Location	Total Number of Georgia Agents
First Chicago Cheque Corporation (Merged with Chase Manhattan Corporation) P. O. Box 8289 Chicago, IL 60680	0
Munford, Inc. P. O. Box 7701, Station C Atlanta, GA 30309	214
National Money Orders, Inc. 100 Waugh Drive Houston, TX 77001	24
Republic Money Orders, Inc. 1700 Republic National Bank Building Dallas, TX 75201	431
Societe Francaise du Cheque de Voyage c/o American Express Travel Related Services Company, Inc. American Express Plaza 125 Broad Street New York, NY 10004	8
Thomas Cook, Inc. 11 West 42nd Street New York, NY 10036	68
Travelers Express Company, Inc. 5075 Wayzata Boulevard Minneapolis, MN 55416	768
Travellers Cheque Associates Ltd. c/o American Express Travel Related Services Company, Inc. American Express Plaza 125 Broad Street New York, NY 10004	40

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

	12-31-83	12-31-82
ASSETS		
Cash in Bank	$ 8,773	$ 46,163
Investments - Certificates of Deposits, etc.	4,328,662	3,082,265
Due from Members	482,263	650,278
Due from Credit Union in Liquidation	6,943	21,418
Fixed Assets	12,568	9,865
Other Assets	13,278	9,399
TOTAL ASSETS	$4,852,487	$3,819,388
LIABILITIES, RESERVES, CAPITAL		
Miscellaneous Accounts Payable	$ 128,140	$ 3,824
Reserve against Insurance Liabilities	2,613,788	2,051,316
Capital - Members' Paid-in Fees	2,110,559	1,764,248
TOTAL LIABILITIES, RESERVES, CAPITAL	$4,852,487	$3,819,388